

SPOTLIGHT

MARCH 2021



AO

2020 SGAs OF THE YEAR

James Hill

Rick Altig

Rob Hay



KEEP MOVING TOWARD GREATNESS



Steve Greer

Chief Executive Officer
American Income Life &
National Income Life Divisions

What are my actions moving me closer to? – James Clear

If you're like me, you just read that quote so fast, it didn't even register. If that's the case, please read it again as many times as it takes for the meaning of the words to sink in.

Most of us learned early on that our actions, no matter how small or seemingly insignificant, have consequences, positive or negative. We are free to choose our actions but we don't get to choose the consequences of them. Part of maturing is being able to focus on what's important and choose actions that will help move us toward our goals. When you have a family, there is the added responsibility of choosing actions that are also in the best interests of your loved ones.

It's no different in business, as the leaders of our SGA offices throughout the United States, Canada, and New Zealand can tell

you. Their goals, and therefore their priorities and their actions, impact the livelihoods of every person in their organization. When you lead an organization the size of the Altig Organization, AIL-NILICO's largest SGA office, you're in a high-stakes game. As our 2020 SGAs of the Year, Rick, Rob, and James have consistently led AO to extraordinary production with their proven systems and processes. The culture is thriving, healthy, and is based on the "Platinum Rule," which says you treat others better than they expect to be treated; it applies to customers as well as team members.

Our mission as a Company is to protect the working families we serve. That's how we all eat and have a roof over our heads but, as Rick, James, and Rob are quick to point out, without the agents, we can't fulfill that mission. As Rob says, "Nothing happens until someone makes a sale." With that in mind, at AO, it's all about making systems and processes as streamlined and easy-to-use as possible, setting producers up to succeed. James puts it this way: "When the producers are successful, we are all successful." This core belief, instilled throughout their leadership hierarchy, directs every decision and is what makes AO so successful year after year.

Rick's tenure in this business, dating back to the early 1980s with his dad, is a blessing you may not even realize you have. He has

always been more than generous in sharing his time and experience whether one-on-one as a mentor or as a part of our Executive Council, helping our management team steer the course on all matters affecting our field force. His direct contributions and those of the organization in setting the bar for the rest of the Company can't be overstated. Congratulations to Rick, Rob, James, and the entire Altig Organization for this well-deserved win. Check them out on **PAGES 25-27**.

The members of the AO team aren't the only winners we recognize in this month's *Spotlight*. Like we do each March, the winners of the Globe Life Achievement Awards have been announced, although the Gala and other events won't be held until July. We'll be sure to share photos from the winners' Dallas visit this summer. See **PAGE 23**.

We also congratulate the members of our 2021 Top Producers Council and the MGA/RGA Leadership Council. Like the Executive Council, they share recommendations with Home Office management as well as tips and techniques that have helped them along their path to success. See **PAGES 11 & 14**.

Please join us in congratulating our SGAs of the Year, the 2020 Globe Life Achievement Award winners, the 2021 Top Producers Council, and the 2021 MGA/RGA Leadership Council. 🎉

SPOTLIGHT

ARC.AILife.com/Spotlight.aspx
A monthly publication spotlighting top producers of American Income Life and National Income Life

MANAGING EDITOR
Sam Yarbrough

WRITER & COPY EDITOR
Leah Fry

SR. GRAPHIC DESIGNERS
Mikailah Clark
Maggie Hill

CONTRIBUTORS
Daniel Acton, Robyn Allen, Brynn Caccamo
Karen Curtis, Carrie Eckles, Lana Giebe
Angel Henderson, Mary Lampert
Johnny Matthies, Chris Melton
Muñeca Moody-Yanez, Sarah Necessary
Jessica Nelson, Pat Nevarez, Danielle Pizana
Stephanie Pruett, Teresa Soto
Christina Speasmaker, Krystal Staggs
Destiny Tigner, Andrew Wesolick, Rhonda York

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SGA Career Track

New Markets Opening & Expanding!

There is a growing need for ambitious leaders. AIL/NILICO is looking for MGAs and GAs wanting to pursue the SGA Career Track. If you are interested, speak to your SGA, then send an email to: futuresga@aillife.com.



Required Retention Rate

Effective Jan. 1, 2018, to be eligible for bonuses and be featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines and is used only during the Producer's first twelve months. The rates listed are for *Spotlight* recognition only.

Retention: **73.0%**
Net to Gross: **80%**

Dates to Remember

eApp business and paper applications subject to the 7 day hold should be uploaded or sent to Home Office by **Friday 4/23 before 2:00 p.m. CST**. Paper apps excluded from the 7 day hold and PR credits should be sent to Home Office by **Wednesday 4/28**. eApp business excluded from the 7 day hold should be uploaded by **Friday 4/30 before 4:30 p.m. CST** to count for **April** production.

eApp cutoff has been extended to 3:30 p.m. CST every Wednesday, Thursday, and last day of the calendar month to allow more business to load before the weekly advance and end-of-month AP&P cutoff. All other days of the week remain the standard 2:00 p.m. CST cutoff time.

\$5,030,866

in total BONUSES were paid out this month by AIL and NILICO. For more information on the monthly bonuses, turn to **Pages 42-48**.

\$6,823,614

in total January RENEWALS were paid out in February to 5,426 total agents.

SPOTLIGHT DIGITAL is now on the web!
Spotlight.AILAgents.com
Username: **AIL** | Password: **thrive2021!**
See your SGA or manager if you need assistance.

*** Look for the asterisk!** The asterisks, shown throughout the magazine indicate that place will be a year-to-date award winner. The Producers who will be recognized at the 2022 Awards Presentation are: the Top SGA per category from Categories I-XII based on % of Net ALP Objective (minimum 100%), the top MGA/RGA from each category based on Growth (minimum 10%), the top five GAs, the top five SAs, the top ten Rookie Individual Producers, the top ten Veteran Individual Producers, the top PR Representative from each category and the top PR Manager from each category. View the 2022 Convention Qualifications online at ARC.AILife.com or ARC.NILife.com. **Check your production!** If there is an asterisk by your position, you could be on your way to stay at Caesars Palace in Las Vegas, Nevada. The convention will be held May 4-7, 2022.



LOOK FOR ME!

ANNIVERSARIES

31 YEARS OF SERVICE

Brenda Di Somma, PR
30 YEARS OF SERVICE
 Roger Fung, AGT
 Kelly McDonald, AGT
25 YEARS OF SERVICE
 Steven Engrav, AGT
23 YEARS OF SERVICE
 Randy Stockley, PR
21 YEARS OF SERVICE
 Rob Hay, SGA
20 YEARS OF SERVICE
 Scott Florin, AGT
 Kris Thieme, SGA
 Benjamin Van Fossen, AGT
19 YEARS OF SERVICE
 Fran Christie, PR
 John McGrath, MGA
 Herivelto Pereira, AGT
18 YEARS OF SERVICE
 Omar Hashimi, AGT
16 YEARS OF SERVICE
 Andrea Yee, AGT
15 YEARS OF SERVICE
 Richard Carter, AGT
 John Sparby, SGA
14 YEARS OF SERVICE
 Evan Holzhauer, SGA
 Tim O'Connor, PR
 Jonathan Russell, AGT
 Atta Saleh, GA
13 YEARS OF SERVICE
 Daniel G Johnson, MGA
 Peter Kwiatkowski, RGA
 Brock Lampe, SA
 Kristi Vang, AGT

12 YEARS OF SERVICE

Matthew Diulus, RGA
 Joseph Hedborn, GA
 Donna LaMontagna, PR
 Melissa Lively, PR
 Jonathan Maust, AGT
 Mark Neilson, RGA
 Nicole Sanders, SGA
 Matthew Turnquist, RGA
11 YEARS OF SERVICE
 Randall Cook, RGA
 Tina Janti, RGA
 David Scalisi, PR
10 YEARS OF SERVICE
 Milena Arceo, AGT
 Bernadette Casciato, AGT
 Mark Hart, AGT
 Janice Moseychuck, AGT
 Richard Pazak, SGA
 Blake Ralston, SGA
 Richard Rowe, AGT
 Jesse Spencer, GA
 Eric Thompson, RGA
 Ho Tran, MGA
 Sara Vaz, RGA
9 YEARS OF SERVICE
 Bilal Farsakh, AGT
 Jeffrey Hapke, PR
 Dallas Johnson, AGT
 Marlene King, AGT
8 YEARS OF SERVICE
 Collins Appiah, GA
 Bryon Eddinger, AGT
 Greg Graham, SGA
 Katalina Halaunga, AGT
 Riley Peters, AGT
 Cleopatra Sola, AGT

7 YEARS OF SERVICE

Jay Washington, SGA
 Maria Avila, GA
 Michael Cirelli, RGA
 Myaa Fallon, MGA
 Matthew Halbmaier, GA
 Lorena Herndon, MGA
 Michael McClintock, AGT
 Mia Mitchell, SA
 Christine Moore, AGT
 Juan Olvera, RGA
 Kendall Wilson, MGA
6 YEARS OF SERVICE
 Fabian Aniekwensi, AGT
 Alexandra Berberich, MGA
 Michael Botond, MGA
 Elcar Buhay, GA
 Caren Deanda, GA
 Jesse Doherty, RGA
 Evan Donoghue, RGA
 Keona France, MGA
 Lawrence Hadley, AGT
 Nathan Hunt, AGT
 Jason Kuepfer, SA
 Saul Lopez, RGA
 Desmond Martin, GA
 Ed-Maggie Myrthil, MGA
 Nadia Naji, MGA
 Kay Pomroy, MGA
 Thomas Prather, GA
 Richard Sidoti, SA
 Mollie Uphoff, GA
 Phillip Waisman, RGA
5 YEARS OF SERVICE
 Stephanie Baumann, PR
 Rachel Brown, MGA
 Christopher Buttacavoli, MGA

4 YEARS OF SERVICE

Oscar Cardoza, RGA
 Funmilola Elumade, GA
 Tommy Flynn, PR
 Brandon Foster, SA
 Patricia Gonzalez, MGA
 Stephanie Harris, GA
 Samisoni Koloa, MGA
 Yamid Mendoza Sanchez, MGA
 Alex Miller, AGT
 Deborah Mitchell, GA
 Brian Obrecht, SA
 Blake Tomblin, MGA
 Rupinder Toor, MGA
4 YEARS OF SERVICE
 Joshua Bacchus, RGA
 Alon Barnur, RGA
 Ryan Bevan, SA
 Andrew Brennan, GA
 Donald DeVoise, RGA
 Tony Georges, AGT
 Michael Giachetti, MGA
 Kyla Greig, SA
 Michael Hepner, RGA
 Justin Hermann, RGA
 Daniel Lopez-Velasquez, SA
 Yairy Magon, GA
 Vivienne Matalon, AGT
 Delroy Nichols, AGT
 Ashley O'Donal, GA
 Romal Omid, RGA
 Manique Sala, MGA
 Jovanie Scarlett, MGA
 Iffrah Tahir, RGA
 Janel Wilder, MGA
3 YEARS OF SERVICE
 Afolasade Aboyade-Cole, MGA
 Braxton Amy, GA

2 YEARS OF SERVICE

Jesse Barker, GA
 Jordan K Brown, SA
 Dustin Caso, MGA
 DeAndre' Coleman, GA
 Jessica Davis, RGA
 Darryl Frazer, AGT
 Tammy Gawron, GA
 Jillian Getz, GA
 Elioena Gomez Perez, GA
 Deborah Grissom, AGT
 Sungmin Hwang, SA
 Patricia Isabell, MGA
 Troy Kasper, GA
 Regina Lee, GA
 Victoria Lindner, GA
 Cory Moncol, SA
 Marissa Neff, RGA
 Stacy Phillips, AGT
 Michael Romero, MGA
 Matthew Tien, GA
 George Tracy, AGT
 Michael Trotter, AGT
 Jordan Viaje, SA
 Pharyn Wilson-Jones, GA
 Isabella Xia, MGA
2 YEARS OF SERVICE
 Matthew Abdo, GA
 Jasmine Abreu, AGT
 Sammy Agustini, AGT
 Frankie Armstead, AGT
 Siale Aso, GA
 Jeffrey Barr, AGT
 Louis Bello, MGA
 Casey Scarpulla, SA
 Raquel Caicedo, SA
 Roxana Campos, SA
 Mary Carnegie, SA

1 YEAR OF SERVICE

Karen Cermak, MGA
 Phyllicia Cervini, SA
 Malcolm Cheeks, AGT
 Kamie Clark, MGA
 Patrick Demeco, SA
 Truman Falkner, AGT
 Eugene Gardner, SA
 Jennifer Gilkie, SA
 Alex Grushko, GA
 Sallie Haas, SA
 Robert Hardy, SA
 Ayana Hill, GA
 Gabrielle Hill-Junior, AGT
 Tyrese Holland, AGT
 Nouraddin Hussein, SA
 Dillon Kuehne, SA
 Zachary LeFoll, SA
 Nicole LePage, GA
 Robert Lieberman, AGT
 Hector Luque, AGT
 Michael Lyons, GA
 Justin Malone, MGA
 Fulton Martin, SA
 Matthew Olow, AGT
 Jonathan Parham, SA
 Meagan Payne, GA
 Sky Plunkett, GA
 Ronald Post, AGT
 Chamodi Rajapakse, SA
 Sofia Reguinho, SA
 Tilly Roebeck, AGT
 Jacob Rosinsky, SA
 Johnny Santiago, AGT
 Casey Scarpulla, SA
 Tyler Schaeffer, SA
 Chandra Seepersad, SA
 Mohamed Shogar, GA

1 YEAR OF SERVICE

Leanna Sinclair, SA
 Katie Stahulak, GA
 Hisham Tabak, MGA
 Brad Toyama, SA
 Sherri Washington, AGT
 Jon Willman, MGA
 Renee Zinsky, GA
1 YEAR OF SERVICE
 Istique Ahamed, AGT
 Marc Albo, GA
 Susana Al Choufi Naim, MGA
 Freddie Allen, AGT
 Radames Alvarado, GA
 Jose Andujar, SA
 Sandra Archer, GA
 Paula Arguello, AGT
 Gianni Arvanitis, AGT
 Morgan Bailey, SA
 Jennifer L Barnes, AGT
 Eric Baxter, AGT
 Shear Baynes, SA
 Charlie Bermudez, SA
 Brooke Billings, GA
 Ashley Brown Webb, AGT
 Kelly Brudvik, SA
 Joshua Bunch, SA
 Terence Burnell-Whigham, AGT
 Ana Cardenas, SA
 Michael Castro, GA
 Ida Causevic, AGT
 Jason Cieslik, SA
 Gabriel Clark, SA
 James Clark, SA
 Kyle Cooley, AGT
 Faye Crandall, SA
 Nelly Cuba De Tabares, MGA
 Lourdes Davila, GA

1 YEAR OF SERVICE

Ronald Dehmer, SA
 Marc Dorceus, SA
 Gayla Duncan, SA
 Kevin Duncan, AGT
 Dinory Echevarria Vargas, SA
 Ziad El Khoury Mousa, SA
 David Ferriolo, GA
 Cesar Fischer, SA
 Jacob Floresca, AGT
 Timothy Flynn, SA
 Marcus Gainer, GA
 Alieber Garcia, AGT
 Amanda D George, SA
 Giorgi Gogidze, GA
 Bryson Gonzalez, GA
 Esther Grachan, SA
 Carrington Hanna, GA
 Christopher Hardee, AGT
 Christopher Hawkins, AGT
 Claire Hershberger, SA
 Andrea Hughes, SA
 Koko Hunt, SA
 Kathleen Hurley, AGT
 Elijah Jackson, SA
 Grant Jones, AGT
 William R Jones, AGT
 Junior Kasongo, SA
 Jasmeet Kaur, AGT
 Lestina Kennedy, AGT
 Tavares Kidd, AGT
 Bernard Lackey, AGT
 Seth Lampmann, AGT
 Karri Lancaster, AGT
 Kevin Lauterbach, MGA
 Samantha M Lee, AGT
 Erik Lektorp, SA
 Alek Lichniak, GA

1 YEAR OF SERVICE

Olangel Lucena Mendoza, SA
 Yehuda Makowitz, SA
 Xavier Maldonado, SA
 Muhammad Mansoor, SA
 Tyler McCormick, SA
 Micah McGhee, SA
 Marnesha Mcgory, GA
 Robert McLeod, AGT
 Rafael Medina, MGA
 Tyjere Morrow, SA
 Brendan O'Connell, AGT
 Nathaniel Oliver, SA
 Calixto Paniagua, AGT
 Angel Paras, AGT
 Candace Parker, SA
 Stephanie Parker, AGT
 Gerardo Pernia, SA
 John Pham, SA
 Anthony Pigott, SA
 John Pontillo, AGT
 Peter Poulakis, SA
 Stephanie Powell, SA
 Evan Reid, GA
 David Rico, SA
 Nicolas Rios, GA
 Steven Roberts, SA
 Robinson Rosales, AGT
 Justin Ross, SA
 Steven Rothwell, AGT
 Mesele Ruhland, GA
 Justin Schmidt, SA
 David Schwartz, MGA
 Joshua Seguin, GA
 Dunia Shaba, SA
 Christina Shanno Baldwin, GA
 Amin Sharifkhani, AGT
 Justin Sherman, GA

1 YEAR OF SERVICE

Erica Sloan, AGT
 Ryan Slone, GA
 Maria Smirnova, SA
 Ramon Smith, AGT
 Chase Snider, SA
 Diane Springer, AGT
 Joshua Stein, AGT
 Rodney Stewart, SA
 Shannon Stewart, GA
 Anthony Stuit, AGT
 Avalona Sweatte, SA
 Robert Tappy, SA
 Eugenia Teague, AGT
 Desmond Tenoh, SA
 Kevin Then, SA
 Winter Thomas, AGT
 Melissa Traeger, SA
 Nino Vaccaro, SA
 Asa Venekamp, SA
 Yeraldi Vila Gonzalez, GA
 Jacey Volkman, SA
 Yolanda Wade, AGT
 Rita White, AGT
 Alanna Williams, SA
 Krystal Williams, SA
 Rodney Williams, GA
 Kendra Willison, AGT
 Jamesa Wright, AGT
 Nicole Wright, GA
 Jessenia Yazbek, SA
 Akira Young, AGT
 Lindsey Young, SA

PROMOTIONS

STATE GENERAL AGENT

Claude Hamilton
 Joshua Krueger
 George O'Shea
REGIONAL GENERAL AGENT
 Astrid Castrillon
 Dustin Holtz
 Maria Montoya
MASTER GENERAL AGENT
 Susana Al Choufi Naim
 Taulant Bane
 Sean Byler
 Solgeis Cardozo Mijares
 Kamie Clark
 Eleza Faison
 David Gadeloff
 Jillian Heaney
 Storm Hutschal
 Sione Maumau
 Nicole Mead

70% GENERAL AGENT

Candace Minor
 Joshua Reyes
 Denise Serbantez
 Brien Spier
 Steve Svendsen
70% GENERAL AGENT
 Norvi Belisario
 Justin Brent
 Dashan Brown
 Nairobi Contreras
 Nafic Djendji Abdel Khalek
 Eddie Gonzales
 Luis Guzman Millan
 Markia Johnson
 Drew Kier
 Garrett McCollum
 Kaia Pirazzini
 Richard Tabanji
67.5% GENERAL AGENT
 Julia Beales

57.5% GENERAL AGENT

Maria Chacinpino
 Jonathan Conner
 Shonda Duckett
 Jaden Goldney
 Kevin Greene
 Raiq Hussain
 Andi Iftiu
 Derek Koppari
 Victor Ledesma
 Sara Litvac
 Pedro Perlaza Villanueva
 Michael Quirk
 Elmar Salas Velasco
 Samantha Saunders
 Christina Shanno Baldwin
 Kamyar Soleymani
 Daniele Swatchick
 Harold Tascon
 Nicole Wright
 Razan Zarba

65% SUPERVISING AGENT

Siale Aso
65% SUPERVISING AGENT
 Morad Ahmed
 William Barker
 Charlie Bermudez
 Andres Cano
 Rahiem Chaney
 Alex Clark
 Edna Clement
 Karem Cogollo
 Kimberly Devera
 Yelitzia Dominguez
 Amanda Dougherty
 James Ganci
 Mayra Gutierrez Rodriguez
 Tayia Johnson
 Timothy Kelly
 Angie Lopez
 Jayleen Miller

62.5% SUPERVISING AGENT

Lino Olivares Morales
 Corina Omoware
 Ana Owen
 Christina Pinnock
 Peter Poulakis
 Erma Rainey
 Bettania Ramos
 Noah Rulh
 Emily Williams
 Deborah Wozniak
62.5% SUPERVISING AGENT
 Omoyiwola Akinfolarin
 Muhammad Amawi
 Haidee Arce
 Stefany Arcila Latorre
 Fereshteh Baranziz
 Casey Biggers
 Jennifer Black
 Mary Borders
 Kristin Bradley

62.5% SUPERVISING AGENT

Jayvon Braxton
 Nicolas Busch
 Angellese Camacho
 Mark Campbell
 Autumn Campos
 Nicole Castellanos
 Leanna Cavossa
 Patricia Cinquemani
 Jonathan Collins
 Joshua Cortes
 David Coulter
 Kyle Cox
 Jacob Danzer
 Chris Densham
 Valentina Diaz
 Whitney Dotson
 Evan Epstein
 Matthew Fletcher
 Bryan Fujikawa
 Armita Ghalandar

62.5% SUPERVISING AGENT

Jessica Giglio
 Yelineth Godoy Latuff
 Alejandro Gonzalez
 Dakota Gravelle
 Rachel Grubbs
 Cordel Hart
 Margarita Hickman
 Barney Higa
 Wyatt Hill
 Antoinette Honorat
 DeAngelo Jackson
 Amal Jawa
 Faith Jones
 Gregory Jones
 Janeen Jones
 Robert Joseph
 Emperatriz Kadour
 Sarah Kettle
 Adam Konyk
 Karly Krisby

62.5% SUPERVISING AGENT

Valeria Lake
 Stephen Lanier
 Manuel Lanz Jaimes
 Crystal Lax
 Chelsea Leiber
 Jill Lytle
 Drake Madigan
 Audrey Malcolm
 Francelys Mantilla
 Marvin Mondragon
 Jesse Moore
 Rachel Moore
 Kacey Morgan
 Eric Morris
 Edward Muniz
 Mikayla Myers
 Billy Negron
 Michael Newcomer
 Jarek Olsen
 Matthew Orwick

62.5% SUPERVISING AGENT

Ryan Parrish
 Shayna Patterson
 Taylor Patton
 Sever Pena
 Ethan Pfeiffer
 Robin Pfeiffer
 Alfredo Quintero Cuervo
 Alejandra Ramos
 Flor Resendiz
 Steven Roberts
 Hailey Rutta
 Norma Sanchez
 Sharon Shannon
 Lauren Smalley
 Nicholas Smith
 Marcos Soberanis
 Courtney Somsan
 Johanna Soto-Silva
 Danielle Swartzbaugh
 Sean Taylor

55% SUPERVISING AGENT

David Tran
 Michael Vanhorn
 Stevie Videnich
 Nesmar Vielma
 Sommer Waskiewicz
 Adrianna Williams
 Crystal Williams
55% SUPERVISING AGENT
 Anthony Salerno
52.5% SUPERVISING AGENT
 Serge Myrdel Charles
 Toniah Duprey
 Tristian Haynes
 Ana Ikavesa
 Timothy Mularchuk

NEW State General Agents



Claude Hamilton | Nova Scotia

Claude is a best-selling author, a former Navy diver, and co-founder of a professional development company. He joined AIL in 2018 and says that becoming an SGA was the only option for him, after having been a business owner for 25 years. True to his word, he became an SGA in just two-and-a-half years. Claude finds "creating an opportunity for ordinary people to do extraordinary things" the most rewarding aspect of his career. He adds, "Anyone who wants to provide for their family and create financial security by protecting working families has a home with AIL."



Josh Krueger | Maryland

Josh earned a Doctorate in Psychology before joining AIL in 2014, enticed by the freedom to set his own schedule, travel, and cultivate relationships. He wanted to lead his own office to provide the opportunity to others who don't know something this fulfilling and lucrative was out there, which is how the opportunity was presented to him. Josh believes his organization can make a big difference. "Baltimore is a city and region that's experienced its fair share of inequality, lower income, and lack of opportunity. The career opportunity is fantastic because it allows anyone and everyone to have a fair shot at succeeding, and having a consistent income."



George O'Shea | Pennsylvania

George holds a Bachelor of Science degree in Neuroscience from Penn State University, and he worked at Rutgers University before coming to AIL in 2013. Like many others before and since, George was drawn to AIL by the #magicofrenewals but quickly found satisfaction in leadership, "creating millionaires," and developing other leaders. His advice to those just starting out in the business is, "Don't quit before the miracles."



THE PLATINUM RULE: ABOVE AND BEYOND



Jason Beckman
Division Vice President
PR Field Operations

Most of you have heard of the Golden Rule which teaches us to do unto others as you would have them do unto you. Like many of you, I learned this motto at a young age as a principle of how to treat others.

In 2013, I was the PR Manager in Southern California and had the opportunity to work with the AO office in Orange County. This is when I was introduced to another principle of how to treat others: the Platinum Rule. The Platinum Rule teaches us to treat others better than you ever expect to be treated.

Dave Kerpen, author of *The Art of People*, tells us the Golden Rule is wrong and we should instead follow the Platinum Rule. Kerpen says, "We all grow up learning about the simplicity and power of the Golden Rule: Do unto others as you would want done to you. It's a splendid concept except for one thing:

Everyone is different, and the truth is that in many cases what you'd want done to you is different from what your partner, employee, customer, investor, wife, or child would want done to him or her."

The Platinum Rule is the rule that fits our business model the best. What we do shouldn't serve our self-interest but serve the best interest of those we're entrusted to protect. Whether you're in sales or PR, we all encounter different people but the one constant in our environment is our desire to *Make Tomorrow Better* for every person we have the privilege to serve.

The roots of American Income began with Bernard's vision of an insurance company

that would serve the underserved. Last year, our Company was able to serve more working families than ever before. Because of the collaborative efforts of the World's Greatest Sales Force, the PR Team, and our Home Office staff, together we made tomorrow better for so many who otherwise may have never had an opportunity to protect themselves and their families.

On behalf of Team PR, congratulations to Rick, James and Rob for being recognized as SGAs of the Year! We also applaud your organization for the number of families who are better off because an agent from AO took the time to treat those we serve better than they ever expected to be treated. 🙌

"What we do shouldn't serve our self-interest but serve the best interest of those we're entrusted to protect."

NEW ASSOCIATES

PER MANAGER

SA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Roselvy Mediavilla	3	Jesus Romero	Havis Alvarado	2	Hemerson Gonzalez	Lisa Holden	2	London Nelson
John Orr	3	Serur-Yagjian	Jacqueline Higareda	2	Mathew Hart	Carl Guillory	2	Ernest Powell
Thomas Wright	2	AO	Morad Ahmed	2	Hart-Dushaj	Ariel Owens	2	S-S-Parks-Salvaggi
Rafeal Ponty	2	AO-Orng	Reinaldo Martinez	2	Henderson-Locker	Taiah Bailey	2	Dustin Venekamp
Grant Gustic	2	Simon Arias	Lisa Plante	2	Henderson-Locker	Lawrence Smith	2	Jay Washington
Tyler Stewart	2	Simon Arias	Glorieth Liscano Gamero	2	Fort Worth Latino Division	Jimmy Johnson	2	Jamison Weatherspoon
Bradley Gienger	2	Cohen-Velasquez	Norvi Belisario	2	San Antonio Latino Division	Rossana Carruyo Parra	2	Josh West
Yehuda Makowitz	2	Richard Correa	Chris Lewis	2	Sabrina Lloyd			
Erin King	2	Laura Fisher	Tania Olivares	2	Sabrina Lloyd			

MGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Duane Shaw	8	Sabrina Lloyd	Carmen Pena Guedez	4	Jesus Romero	Joseph Gojcaj	3	Hart-Dushaj
Joe Lewo	5	Henderson-Locker	Andrew Bishop	3	AO	Brandon Biskie	3	Henderson-Locker
Jean Romero Capote	5	Jesus Romero	Joshua Egyud	3	Simon Arias	Averigh Speciale	3	Henderson-Locker
Lorena Barriere	4	Cohen-Velasquez	Sokol Fazliu	3	Simon Arias	Heriberto Chavez	3	Andrew McQuade
Alfred Broadway	4	Martin Forshee	Jenna Grula	3	Simon Arias	Mark Lahijani	3	Theodore Pappas
Zach Otto	4	Sabrina Lloyd	Tina Nelson	3	Mark Beckford	Jacob Russell	3	Blake Ralston
Elazar Roco	4	Sabrina Lloyd	Erin Allen	3	Richard Correa	Cody Gardner	3	Albert Serur
Rachel Brown	4	London Nelson	Terry Powers	3	Richard Correa	Jeffrey Hall	3	Serur-Yagjian
Keeland Bryant	4	Ernest Powell	Drake Smith	3	Richard Correa	Awa Babou	3	Williams-Akinade-Musso
Ashley Clarke	4	Ernest Powell	Matthew Hudlin	3	Laura Fisher	Omar Billy	3	Jamison Weatherspoon
Raul Angulo	4	Jesus Romero	Astrid Castrillon	3	Hemerson Gonzalez			

GA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Moriah Chandler	5	Henderson-Locker	Shanique Beckford	2	Mark Beckford	Courtnei Johnson	2	London Nelson
Michael Jang	4	Sabrina Lloyd	Thomas Huynh	2	Cohen-Velasquez	Marvin Gonzalez	2	Theodore Pappas
Ryan Jarvie	3	Simon Arias	Jason Khodadadian	2	Cohen-Velasquez	Marsei Hogan	2	Ernest Powell
Temesghen Starr	3	Cohen-Velasquez	Cole Duplanti	2	Richard Correa	Candace Williams	2	Ernest Powell
Trevor Albritton	3	Richard Correa	Giulia Kaufman	2	Laura Fisher	Sean Maxfield	2	Blake Ralston
Joseph Michelin	3	Laura Fisher	Daniel Arif	2	Giglione-Ackerman	Nafic Djendji Abdel Khalek	2	Jesus Romero
Ashley Pitts	3	Martin Forshee	Michael Nichols	2	Mathew Hart	Elmar Salas Velasco	2	Jesus Romero
Adianez Rodriguez	3	Hemerson Gonzalez	Ian Rouleau	2	Zach Hart	Sean Smith	2	Brian Schreiter
Jorge Caridad	3	Fort Worth Latino Division	Anton Ljuljdjuraj	2	Hart-Dushaj	Sky Plunkett	2	S-S-Bendure-Hartwig
Mario Chavez	3	Andrew McQuade	Elvis Tinaj	2	Hart-Dushaj	Andrea D Owens	2	S-S-Parks-Salvaggi
Gregory Caldwell	3	Jamison Weatherspoon	Louis Renton	2	Henderson-Locker	William Thomas	2	S-S-Parks-Salvaggi
Dejan Kukolj	2	AO	Anizabeth Parra Gonzalez	2	Henderson-Williams	Matthew Hunsberger	2	Tommy Vena
Daniel Li	2	AO	Helgi Bistochett Navarro	2	Richardson Latino Division	Jessi Wolski	2	Williams-Akinade-Musso
Adam Ludolph	2	AO	Danny Sour	2	Sabrina Lloyd	Divianna Garcia	2	Jay Washington
Melissa Quinn	2	AO	Katie Stahulak	2	Sabrina Lloyd	Elijah Findley	2	Weatherspoon-Harris
Nicolas Rios	2	AO	Zinsou Ayihonsi	2	Andre McCallum	Geoffery Osili	2	Josh West
Jose Collazo	2	Arias-Dlabik	Phillip Rigoli	2	Nick Moore			

RGA

NAME	#	SGA	NAME	#	SGA	NAME	#	SGA
Robert Janev	14	Sabrina Lloyd	Todd Speciale	13	Henderson-Locker	Tahis Quintero Bonilla	13	Jesus Romero

NEW ASSOCIATE – \$1,000 contract-to-date new agent

THE MINIMUMS FOR RECOGNITION ARE:
SA & GA – at least two new associates during the month
MGA – at least three new associates during the month
RGA – top three RGAs during the month

This list recognizes SAs, GAs, MGAs and RGAs for the number of new associates under their hierarchy for the month.

Leadership Academy

Invest in Your Future

Your career in leadership starts with Leadership Academy.

Is the thought of building a team and one day building your own agency office appealing to you? Leadership Academy is the ticket and there's still time to get on board in 2021! If you are interested, talk to your SGA about how to qualify for AIL/NILICO Leadership Academy.

"Income seldom exceeds personal development."
— Jim Rohn

2021 Leadership Academy Opportunities*

Leadership 101

Fundamentals of Agency Building: Recruiting, Training, Agency Building, and Growth

April 26–28
July 26–28
November 8–10

Leadership 201

Building for Ownership: Recruiting, Coaching, Agency Building, and Growth

August 9–11

Leadership 301

Top Gun: Learn skills to build a team that is prepared for growth

September 21–22

Leadership 401

Results-Driven Leadership: Focus on recruiting systems, time management, and more!

September 8–9



*Dates subject to change.

TOP PRODUCERS COUNCIL

The **Top Producers Council** is made up of elite personal producers selected for their dedication to writing quality business and their history of representing our company with integrity. The group typically meets twice a year with members of executive management to share their best practices to help improve training, sales, and agent retention.

AIL/NILICO'S 2021 TOP PRODUCERS COUNCIL



Viktorious Dugan
AO



Kevin Gillum
AO



Jonathan Rindt
Arias-Dlabik



Robert Jackson
Arias-Dlabik



Rachael Glamp
AO



Joshua Dishong
S-S-Bendure-Hartwig



Roger Fredericks
AO



Carmen Arroyo
Theodore Pappas



Michael van Delft
Satti-Kanaan



Muhammed Ashraf
Theodore Pappas

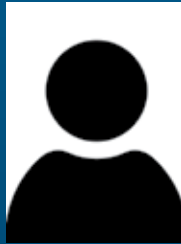
LEGACY

RECRUITING PROGRAM



TOP RECRUITING AGENTS** FEBRUARY

TOTAL LEGACY RECRUITERS: 313 TOTAL LEGACY RECRUITS: 386



Youssef Yassine
5 Recruits
Hart-Dushaj



Dalton Cassavoy
4 Recruits
Hart-Dushaj



Phillip Martin
4 Recruits
Simon Arias



Gregory Rudolph
4 Recruits
Simon Arias



Arthur Thomas
4 Recruits
AO-Lorence

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Youssef Yassine	5	Mavrick Fredericks	3	Marie Campbell	2	Joseph Guido	2	Adalberto Paz	2
Dalton Cassavoy	4	James Hinton	3	Valentina Caridad Ferrer	2	Corey Helwig	2	Carmen Pena Guedez	2
Phillip Martin	4	Tyler Jordan	3	Astrid Castrillon	2	Salaur Khorrami	2	Aubrie Ray	2
Gregory Rudolph	4	Alma Lozano	3	Benzack Cooper	2	Erin King	2	Shaun Smith	2
Arthur Thomas	4	Jacob Reiter	3	Joshua Dayrit	2	Kyle Koziel	2	Blake Tomblin	2
Maher Altairi	3	Juan Torres	3	Alexis De Santi	2	Joe Lewo	2	John Torres	2
Meredith Carrier	3	Jeffrey Tucker	3	Donald DeVoise	2	Cason Maertens	2	Martin Tower	2
Karem Cogollo	3	David Basnett	2	Roger Fredericks	2	Michael Maloney	2	McKenzie Tracy	2
John Curry	3	Kimbria Bracey	2	Armita Ghalandar	2	Darton McIntire	2	Adam Wheeler	2
Ryan Fickert	3	Mackenzie Burchett	2	Colin Ghee	2	Kathy Nguyen	2	Tyler Worstell	2

TOP RECRUITING AGENTS** YTD

TOTAL LEGACY RECRUITERS: 619 TOTAL LEGACY RECRUITS: 821

NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS	NAME	# RECRUITS
Alma Lozano	8	Yelineth Godoy Latuff	3	Carlos Canizalez Martinez	2	Sarah Renee Helfer	2	Shayna Patterson	2
Astrid Castrillon	7	Alexander Gross	3	Rossana Carruyo Parra	2	Corey Helwig	2	Adalberto Paz	2
Alexis De Santi	7	Jenna Grula	3	Fernando Coiran	2	Marsei Hogan	2	Sever Pena	2
Mac Massengill	7	James Hinton	3	Jose Colmenarez Sr	2	Courtney Howard	2	Sahand Pouladi	2
Gregory Rudolph	6	Tyler Jordan	3	Julian Committee	2	Albert Huff	2	Aubrie Ray	2
Sakawat Jibrán	5	Erin King	3	Matthew Conrad	2	Evelyn Janovec	2	Jean Romero Capote	2
Youssef Yassine	5	Antonia Morales	3	Nairobi Contreras	2	Aliya Johansen	2	Edgar Santamaria Tovar	2
Valentina Caridad Ferrer	4	Carmen Pena Guedez	3	Benzack Cooper	2	Salaur Khorrami	2	Joseph Sarasin	2
Dalton Cassavoy	4	David Ramirez-Benitez	3	Jacob Cox	2	Travis Kovach	2	Jorge Serra	2
John Curry	4	Jacob Reiter	3	Tracy Cutler	2	Kyle Koziel	2	Mallory Smith	2
Hudson Hall	4	Karen Romero	3	Donald DeVoise	2	Kevin Lauterbach	2	Lucyeni Soto	2
John Hartin	4	Manique Sala	3	Anthony DiPalma	2	Jose Leal	2	Averigh Speciale	2
Phillip Martin	4	Shaun Smith	3	Nafic Djendji Abdel Khalek	2	Pedro Lemos	2	Tyler Teague	2
Tyler Sevilla	4	Juan Torres	3	Yelitza Dominguez	2	Joe Lewo	2	Eric Thompson	2
Michelle Speciale	4	Jeffrey Tucker	3	Amy Durr	2	Cason Maertens	2	Jeffrey Tillman	2
Arthur Thomas	4	Rayd Aboltef Garcia	2	Hollie Ellers	2	Michael Maloney	2	Blake Tomblin	2
Adam Wheeler	4	Mickey Adkins	2	Tamar Epton	2	Jordan McElroy	2	John Torres	2
Maher Altairi	3	Trayvontae Allen	2	Brandon Farias	2	Darton McIntire	2	Martin Tower	2
Mackenzie Burchett	3	Tiffany Babin-Washington	2	Roger Fredericks	2	Roger Fredericks	2	McKenzie Tracy	2
Nixandra Caraballo	3	Taulant Bane	2	Ashley Gamache	2	Carlos Mora Atencio	2	Tyler Worstell	2
Meredith Carrier	3	Carlos Barreto Bermudez	2	Armita Ghalandar	2	Eric Mori	2	Yousif Yousif	2
Karem Cogollo	3	David Basnett	2	Colin Ghee	2	Edgar Munoz	2	Michael Zanetos	2
Joshua Dayrit	3	Kimbria Bracey	2	Joseph Guido	2	Billy Negron	2		
Erlan Diego	3	Keeland Bryant	2	Stuart Guthrie	2	Kathy Nguyen	2		
Ryan Fickert	3	London Burnett	2	Lino Guzman Aular	2	Lino Olivares Morales	2		
Mavrick Fredericks	3	Marie Campbell	2	Robert Hardy	2	John Partipilo	2		

▼ By Number of Legacy Recruits. Top Legacy Recruiting Agents listed have at least 2 Legacy Recruits.
 ● Spotlight will picture the top 5 Legacy Recruiting Agents based on number of Legacy Recruits. Spotlight may picture more or less than 5 in case of a tie.
 ■ The number of YTD Legacy Recruits listed for Spotlight recognition may be different than the number of YTD Personal Recruits reported for Globe Life Achievement Award eligibility due to the counts being calculated differently.

LEGACY RECRUITING CLUB

MEMBERS

— By Number of Eligible Legacy Recruits*



Joe Lewo
Henderson-Locker
15 Recruits
GOLD



Duni Olusegun
James Cunningham
15 Recruits
GOLD



Eric Thompson
S-S-Parks-Salvaggi
15 Recruits
GOLD



Manique Sala
Souley Bah
10 Recruits
SILVER



Keeland Bryant
Ernest Powell
6 Recruits
BRONZE



Zachary Button
AO
5 Recruits
BRONZE



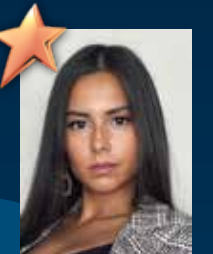
Donald DeVoise
Slav Bitman
5 Recruits
BRONZE



Brandon Farias
Stephen Jubrey
5 Recruits
BRONZE



Colin Ghee
Simon Arias
5 Recruits
BRONZE



Melissa Nguyen
Tommy Vena
5 Recruits
BRONZE



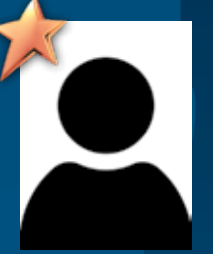
Nicole Preston
Kris Thieme
5 Recruits
BRONZE



Zorhedy Romero Aranda
Jesus Romero
5 Recruits
BRONZE



Lawrence Smith
Jay Washington
5 Recruits
BRONZE



Juan Torres
Gonzalez-H-W
5 Recruits
BRONZE

*A Legacy Recruit is considered eligible (will count towards qualification levels) when he/she has submitted \$2,000 Net ALP

**MGA/RGA LEADERSHIP
COUNCIL**

The **MGA/RGA Leadership Council** is made up of elite managers selected for their successes in the areas of recruiting, training, leadership development, and their history of representing our company with integrity. The group typically meets semi-annually with members of executive management to share their best practices to help grow the company and their agencies.

AIL/NILICO'S 2021 MGA/RGA LEADERSHIP COUNCIL



Mark Neilson
AO



Reynolds Akuamo
Theodore Pappas



Justin Adams
Simon Arias



Christopher Hintz
AO



Kimberly Hamilton
Brett Gryska



**Brody
Maughan-Evanson**
Simon Arias



Jeffrey Espinal
Theodore Pappas



Ashley Clarke
Ernest Powell



David Carpenter
Dustin Venekamp



Mike Paragiou
S-S-Parks-Salvaggi



Renee Jeffries
Division Vice President
American Income Life &
National Income Life Divisions

*What seems to us bitter trials
are often blessings in disguise.*
– Oscar Wilde

Exactly one year ago I remember writing an article for *Spotlight* on “our new reality in a virtual world.” We were just entering the COVID-19 shutdowns and transitioning to a completely different world than we had ever known. There were so many unknowns and it proved to be a scary time for many. We were just beginning to figure out how to continue running our businesses without leaving our homes. Many of us didn’t even know what Zoom was, let alone how to recruit or sell with it!

Fast forward 12 months to now: what a difference a year makes! Ultimately what the virtual transition also proved is AIL-NILICO was ready and willing to embrace every necessary change to run as smoothly as ever before. Every single person who contributed to the success of 2020 was ready to take on any of the challenges we faced and embraced the necessary adjustments. Not only did we figure out how to survive in a virtual world, but we also figured out how to **THRIVE**. Last year proved we are ready to take on anything thrown our way and continue to grow moving forward. As a company, we grew double digits in every aspect of the business – from new associates to production to management growth. Now that we are well into 2021, we’re proving that all of the adversity and changes we faced turned out to be a beautiful gift. It’s allowed us to grow in ways we’ve never thought of.

Although some of us may be entering the world we once knew and returning to in-person recruiting and selling, many of us are still operating 100% virtual. Regardless, one thing is for sure: the virtual transitions we

were forced to face turned out to be a blessing in disguise and doing business this way is here to stay. We’ve been able to connect in ways we never would have thought of. It became the norm for agencies to have virtual workshops with special guests from across the country. We implemented increased opportunities to grow and learn virtually such as the bi-weekly Women’s Wednesday Webinars. On many occasions, agencies have had surprise guests with our President and CEO hopping on their Zoom agency meetings! We’ve expanded the possibilities of what we’re capable of, the audience we can reach and the lives we can touch and positively change. And there is something to be said for that.

Whether you are still operating 100% virtual or beginning to tap back into the in-person operations, we all must continue to face this year remembering that our attitude is everything as we embrace all changes that come our way. Let’s stay thankful to be a part of such an incredible opportunity with AIL-NILICO and take advantage of every opportunity to learn, grow and thrive in 2021! 🙌

The BUSINESS ATHLETE

By Claude Hamilton
SGA



**IF YOU'RE UNDEFEATED,
THEN YOU'RE NOT FIGHTING
THE RIGHT PEOPLE.**



UNSTOPPABLE

THE INCREDIBLE JOURNEY OF UFC LEGEND, MATT HUGHES

Tornados ravage the plains of Illinois, where "salt of the Earth" people are made. They have grit, determination, and the courage to stand up against incredible challenges. There is no greater example of this than UFC Legend, Matt Hughes.

His career began in 1998 when he won his first-ever mixed martial arts competition with a KO in just fifteen seconds. Hughes was anything but an underdog. He was a dominator amongst the competition, even earning the moniker "the Gracie Killer," because of his wins over Gracie Brazilian Jiu-Jitsu masters.

Wikimedia.com photo used under Creative Commons from US Marine Corps.

His infectious personality made him a favorite amongst the fighters. He wasn't afraid to take a fight against anyone. Hughes once said, "If you're undefeated then you're not fighting the right people." Many saw it as an honor to face him in the ring. He would become known as one of the most impressive fighters in UFC history, even being inducted into the Hall of Fame.

He stands as a prominent example of continuing to push for something, even when it seems unreachable. It's a lesson that we could all stand to learn, that the defeats are not what define us. Our ability to push ourselves to grow and become the best that we can be is what we will be remembered for.

When Hughes decided to retire in 2013, he did so with 45 wins and just 9 losses. He had set a UFC record, defending his title seven times. He had achieved what seemed like the impossible until a devastating accident changed everything.

It was a Thursday when Hughes climbed into his pickup and headed down the road to go see a man about a tractor. Just before noon, he crossed the railroad tracks and was sent rolling when a train collided with the center of his truck. The event caused a major brain bleed, which forced doctors to induce a coma.

He was in the hospital for over a month and left with an MRI to prove that he had survived despite all odds. He had suffered a traumatic brain injury, known as a TBI, which left him struggling to talk or walk. The loss of ability left him feeling depressed and tempted to just give up.

But Hughes wasn't the underdog, he was the dominator. He wasn't going to roll over and let the injury force him to give up. He was the Gracie Killer, and he was going to prove he still had it in him to overcome.

One year later, he was back in the gym, working hard to heal. In an Instagram post, Hughes stated, "As an athlete, I thought I knew the body well. I realized I know nothing when it comes to the brain."

Daily physical therapy, exercise, and state-of-the-art medical interventions like stem cell research allowed him to keep going. When addressing his treatment center, he said, "Thank you @bioxcillator_ for treating me and igniting a fire within me and a desire to push myself every day. My story is not over. This is just the beginning. This is NOT as good as it is going to get."

Hughes continues to train hard to rebuild the skills that the accident took away from him. So often, we are told of the unlikely heroes that push through unthinkable odds. But those fighters are not born. They are made, through grit and determination.

One defeat is simply your stepping stone to the next victory. As Hughes once said, "When you lose, say little. When you win, say less."

To overcome the challenges that the train accident forced him to address, Hughes had to rethink the way that he looked at physical therapy. He needed to fight through the frustration of relearning basic physical skills and trust that he could do it. The odds seemed insurmountable, with his doctor stating that he should have been dead. But Hughes astounded everyone when he regained his ability to speak, walk, and even participate in heavy weightlifting.

**IF WE CAN LOOK FORWARD TO THE
NEXT VICTORY INSTEAD OF PUNISHING
OURSELVES FOR THE FAILURES OF TODAY,
WE CAN ACHIEVE ANYTHING.**



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Richardson Agency Office



Romero SGA office



Henderson-Williams SGA office



San Antonio Agency Office



Gonzalez SGA office



Quintero SGA office



San Antonio Agency Office

LATINO SGAs



HEMERSON GONZALEZ
Agente General del Estado
State General Agent



JESUS ROMERO
Agente General del Estado
State General Agent



BETO QUINTERO
Agente General del Estado
State General Agent

VIBRA LATINA

Nuevos mercados nos han llevado a descubrir nuevos horizontes con la comunidad Latina.

En American Income Life y National Income Life estamos comprometidos con nuestros agentes de origen Latino y es por eso que tenemos el placer de anunciar *Vibra Latina*. Un rinconcito en el corazón de nuestra compañía para reconocer los esfuerzos de nuestros agentes alrededor de American Income Life y National Income Life. Muy pronto, usted también podrá encontrar más y más recursos para el beneficio de nuestros agentes de habla hispana, además de un grupo que trabaja para usted.

Para American Income Life y National Income Life es un compromiso el desarrollo y el futuro de nuestras divisiones a nivel internacional; parte de este futuro está en la confianza hacia el mercado Latino en todas nuestras oficinas. Así que motive, anime y saque esa pasión por la cual los Latinos somos caracterizados. ¡*Vibra Latina* estará muy pronto en su mercado! ¡Prepárese! 🇺🇸

New markets have led us to discover new horizons within the Latin community.

At American Income Life and National Income Life we are committed to our Latino agents and that is why we are pleased to announce *Vibra Latina*, a special place at the heart of our company to recognize the efforts of our agents around American Income Life and National Income Life. Soon you will be able to find more and more resources for our Spanish-speaking agents in addition to a group working for you.

For American Income Life and National Income Life, it is a commitment to the development and the future of our divisions internationally, and our confidence in the Latino market in all of our offices. So get motivated and get excited! *Vibra Latina* will be in your market very soon. 🇺🇸



Vemos una tremenda oportunidad en el mercado Latino. AIL/NILICO busca MGAs y GAs Latinos que deseen seguir la Trayectoria profesional de SGA. Si usted está interesado, hable con su SGA, después envíe un correo electrónico a futuresga@aillife.com



We see tremendous opportunity in the Latino market. AIL/NILICO is looking for Latino MGAs and GAs who want to pursue the SGA Career track. If you are interested, speak to your SGA, then send an email to futuresga@aillife.com



VETERAN PRODUCER



1
VICTOR ROMERO
MIAMI, FL

SA



1
YELITZA DOMINGUEZ
HOUSTON, TX

ROOKIE MGA



1
CARMEN PENA GUEDEZ
HOUSTON, TX

ROOKIE PRODUCER



1
MARIA PARRA RAMIREZ
HOUSTON, TX

GA



1
NAFIC DJENDJI ABDEL KHALEK
HOUSTON, TX

RGA



1
TAHIS QUINTERO BONILLA
HOUSTON, TX

TOP LATINO MARKET VETERAN INDIVIDUAL PRODUCERS: FEBRUARY

Rank	Net ALP	NTG	RET	MGA	SGA
1	Victor Romero	\$10,148	80.5	Doris Martinez Garcia	Beto Quintero
2	Jusem Hajali	8,523	83.3	Klyo Vidal	Beto Quintero
3	Valentina Carmona	7,969	92.9	Doris Martinez Garcia	Beto Quintero
4	Dana Martin Gonzalez	7,568	82.1	Alfredo Garcia	Beto Quintero
5	Jonathan Ramirez	7,051	86.4	Patricia Fischer	Beto Quintero

TOP LATINO MARKET ROOKIE INDIVIDUAL PRODUCERS: FEBRUARY

Rank	Net ALP	NTG	RET	MGA	SGA
1	Maria Parra Ramirez	\$20,037	100	Jean Romero Capote	Jesus Romero
2	Aldalynne Aldana Bello	12,902	90	Daniel Pacheco	Beto Quintero
3	Franivan Nieto	11,704	79.4	Jean Romero Capote	Jesus Romero
4	Yoselin Michelena	11,082	100	Rafael Medina	Jesus Romero
5	Nancy Djendji	10,385	100	Jean Romero Capote	Jesus Romero

TOP LATINO MARKET SUPERVISING AGENTS: FEBRUARY

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Yelitza Dominguez	\$28,890	\$33,646	100	Jean Romero Capote	Jesus Romero
2	Bettania Ramos	18,426	18,426	100		San Antonio Latino Division
3	Sever Pena	17,566	26,394	100	Rafael Medina	Jesus Romero
4	Cartiza Rojas	17,492	39,227	96	Daniel Pacheco	Beto Quintero
5	Valentina Carmona	16,773	34,452	93	Doris Martinez Garcia	Beto Quintero

TOP LATINO MARKET GENERAL AGENTS: FEBRUARY

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Nafic Djendji Abdel Khalek	\$79,729	\$90,012	100	Jean Romero Capote	Jesus Romero
2	Jorge Caridad	52,177	61,031	92		Fort Worth Latino Division
3	Adianez Rodriguez	46,641	71,754	90	Astrid Castrillon	Hemerson Gonzalez
4	Taleb Jammoul Hajali	44,051	98,469	97	Klyo Vidal	Beto Quintero
5	Helgi Bistochoett Navarro	38,835	38,306	99		Richardson Latino Division

TOP LATINO MARKET ROOKIE MASTER GENERAL AGENTS: FEBRUARY

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Carmen Pena Guede	279.2%	\$96,469	\$29,200	97	Jesus Romero
2	Astrid Castrillon	149.0%	63,194	29,200	88	Hemerson Gonzalez
3	Klyo Vidal	102.9%	87,865	29,200	80.8	Beto Quintero

TOP LATINO MARKET REGIONAL GENERAL AGENTS: FEBRUARY

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Tahis Quintero Bonilla	320.1%	\$302,749	\$72,058	76.6	Jesus Romero
2	Alexis Naranjo	174.0%	79,994	29,200	96	Jesus Romero
3	Astrid Castrillon	127.9%	66,559	29,200	89	Hemerson Gonzalez

TOP LATINO MARKET VETERAN INDIVIDUAL PRODUCERS: YTD

Rank	Net ALP	NTG	RET	MGA	SGA
1	Victor Romero	\$17,265	80.5	Doris Martinez Garcia	Beto Quintero
2	Dana Martin Gonzalez	16,710	82.1	Alfredo Garcia	Beto Quintero
3	Jonathan Ramirez	13,051	86.4	Patricia Fischer	Beto Quintero
4	Antonio Chacin	12,884	87.1	Alfredo Garcia	Beto Quintero
5	Leonardo Alsina	12,840	78.7	Doris Martinez Garcia	Beto Quintero

TOP LATINO MARKET ROOKIE INDIVIDUAL PRODUCERS: YTD

Rank	Net ALP	NTG	RET	MGA	SGA
1	Maria Parra Ramirez	\$32,469	100	Jean Romero Capote	Jesus Romero
2	Aldalynne Aldana Bello	24,718	90	Daniel Pacheco	Beto Quintero
3	Andrea Rojas Salcedo	18,240	100	Jean Romero Capote	Jesus Romero
4	Ivonne Leon Viviescas	18,140	100	Alfredo Garcia	Beto Quintero
5	Nafic Djendji Abdel Khalek	16,413	91	Jean Romero Capote	Jesus Romero

TOP LATINO MARKET SUPERVISING AGENTS: YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Sheryl Garmendia	\$35,074	\$45,769	94		Jesus Romero
2	Cartiza Rojas	33,206	81,753	96	Daniel Pacheco	Beto Quintero
3	Catalina Mendoza Hernandez	32,416	39,521	94	Jean Romero Capote	Jesus Romero
4	Leidy Jauregui Rojas	29,965	36,659	95	Carmen Pena Guede	Jesus Romero
5	Havis Alvarado	29,063	40,383	87	Astrid Castrillon	Hemerson Gonzalez

TOP LATINO MARKET GENERAL AGENTS: YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA
1	Jorge Caridad	\$111,907	\$126,992	92		Fort Worth Latino Division
2	Adianez Rodriguez	100,825	140,987	90	Astrid Castrillon	Hemerson Gonzalez
3	Taleb Jammoul Hajali	94,541	173,477	97	Klyo Vidal	Beto Quintero
4	Helgi Bistochoett Navarro	87,781	97,396	99		Richardson Latino Division
5	Nafic Djendji Abdel Khalek	79,729	90,012	100	Jean Romero Capote	Jesus Romero

TOP LATINO MARKET ROOKIE MASTER GENERAL AGENTS: YTD

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Carmen Pena Guede	256.6%	\$195,436	\$58,400	97	Jesus Romero
2	Astrid Castrillon	157.4%	124,266	58,400	88	Hemerson Gonzalez
3	Klyo Vidal	104.8%	137,339	58,400	80.8	Beto Quintero

TOP LATINO MARKET REGIONAL GENERAL AGENTS: YTD

Rank	Growth %	Net ALP	Bench	NTG	RET	SGA
1	Alexis Naranjo	2884.2%	\$157,892	\$5,291	96	Jesus Romero
2	Tahis Quintero Bonilla	45.2%	612,151	421,648	76.6	Jesus Romero
3	Astrid Castrillon	27.3%	129,110	101,386	89	Hemerson Gonzalez



Globe Life ACHIEVEMENT AWARDS

This year's award festivities will be hosted at Globe Life Field at the end of July. Winners will experience a tour of Globe Life Field, watch a Texas Rangers home game from the suite, and attend an exclusive gala to be held at the Live! by Loews hotel in Arlington in their honor. Plus, one lucky winner will get to throw the first pitch at a Texas Rangers baseball game.

Congratulations to the Globe Life Achievement Award Winners!

Globe Life Agent of the Year

Rank	Name	Premium
#1	Jason Adams	\$1,122,381

Globe Life Personal Recruiter of the Year

Rank	Name	Premium	Recruits
#1	Steven Hernandez	\$1,453,360	32

American Income Life Winners



#1 Joshua Dishong
\$704,284 Net ALP
SGA: S-S-Bendure-Hartwig



#2 Viktorious Dugan
\$522,017 Net ALP
SGA: AO



#1 Astrid Castrillon
\$524,076 Net ALP
58 Recruits
SGA: Hemerson Gonzalez



#2 Averigh Speciale
\$208,696 Net ALP
22 Recruits
SGA: Henderson-Locker

Family Heritage Division Winners

Rank	Name	Premium
#1	Rossana Velasquez	\$472,764
#2	Dillon Buck	\$412,969

Family Heritage Division Winners

Rank	Name	Premium	Recruits
#1	Steven Hernandez	\$1,453,360	32
#2	Reineldo Urgelles	\$603,023	34

Liberty National Division Winners

Rank	Name	Premium
#1	Jason Adams	\$1,122,381
#2	Corey Hulsey	\$699,430

Liberty National Division Winners

Rank	Name	Premium	Recruits
#1	Bliss Blackstock	\$470,485	30
#2	Carlos Logan	\$351,150	20

Legacy Award Winners

American Income Life



Surace-Smith-Parks-Salvaggi
2 Business Owner Promotions

Liberty National Division

Tim Nuckolls
2 Agency Owner Promotions

Dear Future SGA,

Whether you are new to our company or someone with tenure, if you have ever wondered what you had to accomplish in order to be promoted to State General Agent, the answer is simple — achieve these four levels.

SGA Career Track

***\$500k–\$3.5M+**
Unlimited Annual Earnings Potential

Level 1: Qualify

To qualify you must meet the following criteria:

- 2 years tenure with AIL/NILICO
- Be on an MGA/RGA Contract
- Production of at least \$350,000 of 1st Six Mo. Agent production (Last 12 Months)

Level 2: Interview

You will be flown to McKinney, Texas for dinner and an interview. During this time you will also learn about the budgetary and start-up process for new SGAs.

Level 3: Follow Up

Home Office will schedule a follow-up call with you and your SGA 60 days after your interview to discuss your progress in the areas of recruiting, production and quality. If you are still growing and moving forward, we will prepare for Step 4.

Level 4: Get an Offer

After conferring with your SGA, the Home Office will contact you to:

- Let you know what territory/territories we are offering
- Discuss who may be going with you. (Your SGA can protect one person whom they feel they need to keep.)

*The earnings potential is typical but not guaranteed. Actual amounts can vary based on individuals results.

**OPPORTUNITY
UNLIMITED**

February Company Totals

Sales

- **\$21,099,071** Net ALP compared to \$19,298,030 — **BEST February in Company history**
- **9.33% Growth** over February 2020
- YTD Growth — **12.96%**
- **Yes, 13th consecutive record-month**

Recruiting

- Agent count **10,325** — All-time record
- **1,662** New Associates — **4.5% growth** over February 2020

Quality/Reinstatements

- Another conservation **RECORD** month
- **11% increase** in reinstatements from last year
- Total of **3,440** policies conserved
 - **2,936** reinstatements
 - **504** reopens
- **83.03% persistency** — highest in company history
- **62.6% 13th month retention** — highest in Company history

THRIVE

2020 SGAs OF THE YEAR

The term “legend” is reserved for people of the highest caliber who have left an indelible mark on an organization’s history. Rick Altig, Rob Hay, and James Hill, leaders of AIL-NILICO’s largest organization and our 2020 SGAs of the Year, have certainly earned that distinction. Their combined experience at American Income exceeds 80 years. Consistent high performers, many of AO’s innovative systems and processes have been successfully adopted for Company-wide use. Their “Platinum Rule” culture continues to foster integrity and excellence.

Please join us in congratulating AO on this much-deserved win.

ON THEIR ENDURING PARTNERSHIP...

Rick: Rob and James together have over 40 years of experience at American Income. They understand that the producer is paramount, which makes them the two most formidable leaders in the company.

Rob: Many people spend a lifetime and never get a chance to learn from a person like Rick. He is always innovating, thinking bigger, and making sure everyone can realize Opportunity Unlimited. When you work with Rick success is certain.

James: Rick’s experience and knowledge are unmatched at American Income. When you have the opportunity to work with someone with his vision and leadership, you make sure that you stick with them for as long as you can.

ON THEIR COMMON COMMITMENT...

Rick: We all have a clear understanding that every day we need to work to make every producer more successful. That means that every system and process needs to be easier to use, so producers can get the best results. When all three of us believe in the same thing and have the same goal and then imbue this same spirit into our great leaders, everything is within reach.

Rob: We work tirelessly on other people’s success. We know nothing happens until someone makes a sale. Our entire organization is aligned to help the producers and leaders be successful. This emphasis is what makes AO continue to grow.

James: It is our core belief that the producer is the most important person in the organization, and this directs every decision. Our commitment to our producers defines our culture and we work hard to ensure that all of AO’s managers and our support staff are committed to producers’ success. When the producers are successful, we are all successful.

ON THE CHALLENGES OF 2020...

Rick: Being in business with a partner like Globe Life is essential to navigating the big challenges the world can bring your way. Because of the many years of investment in communication, business systems, and training, we were ready for the challenges. The impressive results that our people achieved exceeded all expectations.

Rob: Everyone in AO took the challenges of 2020 as an opportunity to thrive and adapted to change with tremendous strength and courage. Very quickly the advantages and opportunities became clear and we were ready. History often teaches that adversity and necessity are catalysts for something better. The events of 2020 made AIL and Globe stronger.

James: We learned that with the right partners and a strong infrastructure, AO is capable of handling anything. Globe Life’s support combined with a spectacular sales leadership team, and our internal systems and processes allowed us to rise above.

ON THE FUTURE OF AO...

Rick: For forty years, we have been getting things ready for what we are about to do now. It is going to be even bigger than we think.

Rob: The future of AO is growth! Opportunity Unlimited is more attainable than ever before. This is the beginning of a very exciting chapter for AO and all of Globe!

James: We believe there are no limits to what AO can do and how many families we can impact. As Rick always says, "Whatever you're thinking, you're not thinking big enough!"

ADVICE FOR THOSE CONSIDERING THE SGA OPPORTUNITY:

Rick: A successful SGA is not "self-made." It is the only contract in the company where you make the least amount of compensation from the most amount of production. You need an unwavering commitment to others' success and the vision for a lot of production.

Rob: Successful SGAs do not get caught up in the title. They do the work that is necessary to make sure others are successful. Focus on developing people who are the example in training. Always believe in people more than they believe in themselves.

James: Always remember that the producers are the most important people in our company. You have to be fully committed to making sure that the producers are successful first and willing to put their needs and their paychecks ahead of your own.

“One of my greatest accomplishments is being mentored by Rick for 18 years. In my humble opinion, other than Bernard Rapoport, no one has contributed more to AIL than Rick Altig. He is the GOAT of our company and industry. Everything rises and falls on leadership and the greatest blessing has been Rick's commitment to the AIL agent opportunity and this company's well-being. You will not find a better man than Rob Hay. He is a big brother to all and one of the most selfless, humble leaders there is. James Hill is brilliant in countless ways. He loves his people and will move mountains for them. I have been blessed to understand by their example that the better person you become the more production you produce here at AIL. – *Dustin Venekamp*”

“So excited for the AO family! I have always been so proud to know you guys and call you my friends. Congratulations on this well-deserved award. Thanks for leading the way and showing what is possible when you dream big and apply the Platinum Rule. – *Eric Giglione*”

“There are top performers, and then there are leaders who blaze a trail for the rest of us to follow. Your foresight and innovation were put on display in front of the entire company as you maneuvered the challenges of 2020. Your "Platinum Rule" culture is admirable and the sincerity with which you pursue living up to that standard is inspiring. Congratulations on another incredible year. – *Michael Vasu*”

“I am honored to walk among giants like Rick, James, and Rob. You are an inspiration to me and many others. Thank you so very much for all the lessons of integrity and dedication throughout the years. Well deserved my friends. Congratulations and God bless us all. – *Beto Quintero*”



“Congratulations to "The" Rick Altig, the partners, and the Altig Organization. I am forever grateful for the vision you have helped to create for me and my team by the example you continue to set. You represent class, vision, professionalism, and innovation on a level that would be hard to understand unless you have the opportunity to see it the way I have. Thank you for raising the bar and for all you do for this great company. Well deserved! – *Simon Arias*”

“I never cease to be amazed at the ingenuity and performance of Rick Altig and his partners. They had their share of challenges in 2020 but their resilience and over-the-top performance are a shining example of achievement in the face of adversity. Rick's genius and innovation have set the course for major growth we all have benefitted from. Thank you, Rick, for who you are and all you have done to inspire and motivate generations of American Incomers. – *Jim Surace*”

“Congratulations Rick Altig and the entire Altig Organization on this award! I have a tremendous amount of respect for you and what you have created. You are a leader and a pioneer for so many in this company. When we are challenged the most, how we respond says so much about our character; winning this award in 2020 speaks volumes about who you are. You provide light for so many to follow. – *Sabrina Lloyd*”

“Sending you a major congratulations on yet another SGA of the Year award! Thank you for always setting an amazing pace for the rest of us to follow. You've always done it with heart, effort, love, and class! You all truly define what it means to be limitless! True legends of the game! Thank you! – *Jamison Weatherspoon*”

“Congratulations to Rick, Rob, and James on winning SGA of the Year! Their inspiration and innovation have lifted me and so many of us to greater heights. I appreciate everything they do for the company to push all our businesses forward, and everything they've been gracious enough to share with me along the way. All three are true class acts and very deserving of this honor. – *David Ackerman*”

“Congratulations to Rick, Rob, James, and all of AO on this prestigious award! No organization has contributed more to AIL and Globe Life. Not only do you help your team win but you also help others win. You set the bar not just in premium but also principals. You are the definition of the Platinum Rule. Thank you for leading this company and always making it better. – *Marcus Smith*”

“It is rare to find people who have achieved AO's level of success, have been able to stay focused, continue to strive for more and show the rest of us what is possible. Keep on growing and keep on achieving. Congratulations on your continued success. – *Desi Dimitrova*”

“Congratulations guys! You are pioneers paving the path for the rest of the company; showing us all that's possible with the right culture, mindset, and strategy. You guys deserve it! Keep leading the way and congrats on Agency of the Year! – *Albie Serur*”

“Congratulations gentlemen! I am still blown away at your growth every year! – *Brett Gryska*”



“IT IS GOING TO BE EVEN BIGGER THAN WE THINK.”



1
HECTOR CRUZ
ORLANDO, FL



2
BART BARRETT
POST FALLS, ID



3
FOROUZAN ALVARI
IRVINE, CA



4
KELLY JONES
ORLANDO, FL



5
TYJERE MORROW
INDIANAPOLIS, IN



6
GIORGI GOGIDZE
NEW YORK, NY



7
MILISA MCKINNEY
SACRAMENTO, CA



8
SCOTT URBANOWICZ
ORLANDO, FL



9
CHRISTOPHER HAVENER
VANCOUVER, WA



10
MARIA PARRA RAMIREZ
HOUSTON, TX



11
ELAINA VECCHIO
MARLBOROUGH, MA



12
TIMOTHY MULARCHUK
FLUSHING, NY



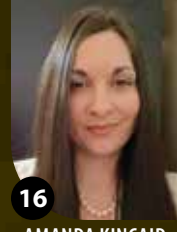
13
GIDEON AZAAH
SCHAUMBURG, IL



14
MICHAEL SCHULZE
ORLANDO, FL



15
SHAYLA HARRIS
SEATTLE, WA



16
AMANDA KINCAID
TROY, MI



17
DANIEL MOZHELYUK
TROY, MI



18
ESCARLING URENA DE VELOZ
EDISON, NJ



19
JENNIFER SAVINO
NEW YORK, NY



20
YOLANDA WALKER
SACRAMENTO, CA



ICEBREAKERS
ALEXANDRA BOLDWYN
ST LOUIS, MO



MAHER NAHSHAL
ST LOUIS, MO



ANDI IFTIU
COLUMBUS, OH

FEBRUARY

Rank	Net ALP	NTG	RET	MGA	SGA
1	Hector Cruz	\$32,118	95		Joseph Rotolo Henderson-Locker
2	Bart Barrett	\$29,928	88		Mark Lomonaco AO
3	Forouzan Alvani	\$28,520	98		Darrell Asbell AO
4	Kelly Jones	\$27,965	96		Joe Lewo Henderson-Locker
5	Tyjere Morrow	\$27,594		82.3	Ashley Rust James Cunningham
6	Giorgi Gogidze	\$25,745		84.0	James Fangmann Albert Serur
7	Milisa McKinney	\$21,134	84		Saavedra-Longino
8	Scott Urbanowicz	\$21,123	98		Joe Lewo Henderson-Locker
9	Christopher Havener	\$21,105	100		Joshua Olin AO
10	Maria Parra Ramirez	\$20,037	100		Jean Romero Capote Jesus Romero
11	Elaina Vecchio	\$19,753	98		Edward DeFurio Nick Moore
12	Timothy Mularchuk	\$19,546	92		Mariam Shahid Theodore Pappas
13	Gideon Azaah	\$19,488	100		Patrycja Grudzinska Sabrina Lloyd
14	Michael Schulze	\$18,766	92		Joe Lewo Henderson-Locker
15	Shayla Harris	\$18,744	83		Andrew Haskins AO
16	Amanda Kincaid	\$18,694	100		Paul Smith Zach Hart
17	Daniel Mozhelyuk	\$18,149	93		Paul Smith Zach Hart
18	Escarling Urena De Veloz	\$17,982		84.7	Danielle Morales Giglione-Ackerman
19	Jennifer Savino	\$17,798	100		Cody Gardner Albert Serur
20	Yolanda Walker	\$17,648	89		Eric Banks Saavedra-Longino
21	Sandra Archer	\$17,588		75.1	Anthony Chinaglia Evan Holzauer
22	Michael E Williams	\$17,344	100		Reynolds Akuamoaa Theodore Pappas
23	Luis Gutierrez	\$17,272	91		Michael Romero Mathew Hart
24	Anthony DiPalma	\$17,196	87		Brandon Biskie Henderson-Locker
25	Alexandra Boldwyn	\$17,067	100		Brandon Neal Hart-Dushaj
26	Maher Nahshal	\$16,800	100		Joseph Gojcaj Hart-Dushaj
27	Kervin Torres	\$16,758	86		Joe Lewo Henderson-Locker
28	Michael Geyer	\$16,447		90.9	Mark Bernsdorff Simon Arias
29	Deborah Wozniak	\$16,044	88		Gary Slocum Desi Dimitrova
30	Nikolinka Kamburova	\$15,924	92		Omar Billy Jamison Weatherspoon
31	Andi Iftiu	\$15,861	97		Eno Iftiu AO
32	Herlin Celicourt	\$15,724	90		Jean M Joseph Tom Williams
33	Edon Nevzadi	\$15,699	100		Taulant Bane Dustin Venekamp
34	Deanna Peart	\$15,682	90		Mark Neilson AO
35	Christina Salvatore	\$15,582	86		Arif Hajro AO
36	Christina Ande	\$15,581	100		John Vacca Tommy Vena
37	Victoria Kabluyen	\$15,423	91		Jacqueline Kabluyen AO
38	Mallory Smith	\$15,235	87		Paul Smith Zach Hart
39	Tyler Ortiz	\$15,225	100		Eric Banks Saavedra-Longino
40	Kenisha Liggins	\$15,219	90		Adrain Alfred Michael Vasu
41	Edwin Kohrs	\$15,155	82		Ryan Crawford Simon Arias
42	David Bends	\$14,969	90		Brandon Biskie Henderson-Locker
43	Anna-Louise Rescigno	\$14,959	100		Jake Gelb Nick Moore
44	Juan Camino Canelon	\$14,881	100		Richardson Latino Division
45	Mariama Ly	\$14,825	100		Johnny Ly Giglione-Ackerman
46	Kurt Evans	\$14,796	91		Alec Seibold Josh West
47	Jenny Anderson	\$14,724	93		Martin Salavec Travis Moody
48	Jeremy Davis	\$14,669	100		Paul Smith Zach Hart
49	Katherine Dorrah	\$14,537	93		Paul Smith Zach Hart
50	Ruben Terrero	\$14,458	98		Peter Gabranski Serur-Yagjian

YTD

Rank	Net ALP	NTG	RET	MGA	SGA
*1	Spencer Kozej	\$61,046	91		Mark Bernsdorff Simon Arias
*2	Tyjere Morrow	\$53,199		82.3	Ashley Rust James Cunningham
*3	Hector Cruz	\$51,837	95		Joseph Rotolo Henderson-Locker
*4	Giorgi Gogidze	\$50,705		84.0	James Fangmann Albert Serur
*5	Deborah Wozniak	\$50,156	88		Gary Slocum Desi Dimitrova
*6	Sandra Archer	\$47,781		75.1	Anthony Chinaglia Evan Holzauer
*7	Bart Barrett	\$47,717	88		Mark Lomonaco AO
*8	Kelly Jones	\$45,673	96		Joe Lewo Henderson-Locker
*9	Christina Salvatore	\$44,263	86		Arif Hajro AO
*10	Kervin Torres	\$41,021	86		Joe Lewo Henderson-Locker
11	Ashley Mysza	\$40,748		79.3	John Vacca Tommy Vena
12	Forouzan Alvani	\$40,443	98		Darrell Asbell AO
13	Crystal Lax	\$39,703	90		Joy Yann-Austin Jamison Weatherspoon
14	Scott Urbanowicz	\$39,500	98		Joe Lewo Henderson-Locker
15	Michael Schulze	\$38,942	92		Joe Lewo Henderson-Locker
16	Luis Gutierrez	\$38,707	91		Michael Romero Mathew Hart
17	Marvelie Sanchez	\$38,682	95		Joseph Tomanovich AO
18	Joshua Hosenbold	\$37,829		77.8	Joe Lewo Henderson-Locker
19	Yolanda Walker	\$36,322	89		Eric Banks Saavedra-Longino
20	Chilynn Acevedo	\$36,115		94.2	Chilynn Acevedo Fisher-Zuzick
21	Scott Whitford	\$35,949		83.1	Saury Espaillet Ryan Bisanz
22	Milisa McKinney	\$35,893	84		Saavedra-Longino
23	Elaina Vecchio	\$35,403	98		Edward DeFurio Nick Moore
24	Michael Geyer	\$35,066		90.9	Mark Bernsdorff Simon Arias
25	Aspen Bell	\$33,171	98		Jesse Fullmer AO
26	Timothy Mularchuk	\$32,983	92		Mariam Shahid Theodore Pappas
27	Maria Parra Ramirez	\$32,469	100		Jean Romero Capote Jesus Romero
28	Escarling Urena De Veloz	\$32,444		84.7	Danielle Morales Giglione-Ackerman
29	Christopher Gilbert	\$31,904	95		Jeremiah Russin Simon Arias
30	Kelechi Anele	\$31,890	98		Carlo Buhay AO
31	Ervin Metaj	\$31,662	98		Taulant Bane Dustin Venekamp
32	Andi Iftiu	\$31,036	97		Eno Iftiu AO
33	Shelby Tulk	\$31,034	100		Paul Smith Zach Hart
34	Anthony Williams	\$30,986	89		Ryan Crawford Simon Arias
35	Armita Ghalandar	\$30,516	100		Jovanie Scarlett Weatherspoon-Harris
36	Kimbria Bracey	\$30,438		79.1	Ashley Clarke Ernest Powell
37	Jeffrey Funderburg	\$30,412	91		Andrew Hynan AO
38	Damon Stroup	\$30,328	94		Stuart Pagan Mathew Hart
39	Julian Committee	\$30,035	95		Joseph Tomanovich AO
40	Peter Barany	\$29,410	87		Bobby Park AO
41	Jenny Anderson	\$29,093	93		Martin Salavec Travis Moody
42	Jacob Wordhouse	\$28,832	86		Nick Scordos Zach Hart
43	Christina Ande	\$28,249	100		John Vacca Tommy Vena
44	Stephen Davis	\$28,207	100		Serur-Yagjian
45	Kristin Trammer	\$28,062	91		Adrienne Bragas AO
46	Anthony DiPalma	\$27,543	87		Brandon Biskie Henderson-Locker
47	Joshua Elkins	\$27,525	88		Travis Picklesimer S-S-Bendure-Hartwig
48	Ryan Parrish	\$27,196	96		Jesse Rennich Simon Arias
49	Victoria Kabluyen	\$27,154	91		Jacqueline Kabluyen AO
50	Kurt Evans	\$26,911	91		Alec Seibold Josh West

An IceBreaker is a Producer who made his/her first sale in the last 2 calendar months. We will recognize all IceBreakers in the Top 20 Rookie Producers list for the month, as well as the next Top 3 in this category.



1
JOSHUA DISHONG
COLUMBUS, OH



2
DUNI OLUSEGUN
INDIANAPOLIS, IN



3
OLEG NOVITCHII
CLEVELAND, OH



4
ALIPATE MAKAUI
AUCKLAND, NZ



5
CARMEN ARROYO
FLUSHING, NY



6
MICHAEL VAN DELFT
HALIFAX, NS



7
KEVIN GILLUM
MEDINA, OH



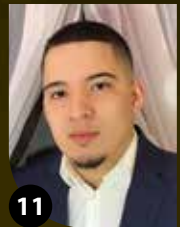
8
ROGER FUNG
TRACY, CA



9
LILY SAKAI
LOS ANGELES, CA



10
BRYAN JUSKIW
COLUMBUS, OH



11
ENDY SURIEL
FLUSHING, NY



12
ARTURO ROMERO
ST LOUIS, MO



13
KASALI KOTUN
MIAMI LAKES, FL



14
JOSEPH HEDBORN
LOMBARD, IL



15
HARVEY QUINN
ROCHESTER, NY



16
JACQUELINE KABLUYEN
SANTA ROSA, CA



17
TRAVIS CARPENTER
AUBURN, CA



18
ROGER FREDERICKS
LAS VEGAS, NV



19
JESSE FULLMER
SALT LAKE CITY, UT



20
TAULANT BANE
PHOENIX, AZ

FEBRUARY

Rank	Net ALP	NTG	RET	MGA	SGA
1	Joshua Dishong	\$67,006	78.2	Joshua Dishong	S-S-Bendure-Hartwig
2	Duni Olusegun	\$56,730	82.3	Duni Olusegun	James Cunningham
3	Oleg Novitchii	\$54,243	82.1	Eric Thompson	S-S-Parks-Salvaggi
4	Alipate Makau	\$53,161	91.6	Alipate Makau	Steve Friedlander
5	Carmen Arroyo	\$47,067	78.7	Levar Morgan	Theodore Pappas
6	Michael van Delft	\$32,433	85.4	Michael van Delft	Satti-Kanaan
7	Kevin Gillum	\$31,988	90.7	Mark Neilson	AO
8	Roger Fung	\$30,793	76.0		Mathew Hart
9	Lily Sakai	\$28,176	93.4		Cohen-Velasquez
10	Bryan Juskiw	\$26,952	87.8	Bryan Juskiw	S-S-Bendure-Hartwig
11	Endy Suriel	\$25,234	76.6	Jeffrey Espinal	Theodore Pappas
12	Arturo Romero	\$24,515	77.8	Mike Paragiou	S-S-Parks-Salvaggi
13	Kasali Kotun	\$23,640	82.4	Kasali Kotun	Williams-Akinade-Musso
14	Joseph Hedborn	\$23,529	80.0	David Wang	Arias-Dlabik
15	Harvey Quinn	\$23,379	83.7	Kimberly Hamilton	Brett Gryska
16	Jacqueline Kabluyen	\$23,378	79.5	Jacqueline Kabluyen	AO
17	Travis Carpenter	\$22,850	87.1	Jacqueline Kabluyen	AO
18	Roger Fredericks	\$22,130	89.7	Adrienne Bragas	AO
19	Jesse Fullmer	\$21,634	89.4	Clint Perry	AO
20	Taulant Bane	\$21,214	89.6	Taulant Bane	Dustin Venekamp
21	Ellen Tuttle	\$21,061	92.2		Brett Gryska
22	Richard Sidoti	\$20,623	84.2	Andrew Bishop	AO
23	Abeni Reynolds	\$20,537	75.0	Timothy Bugge	Simon Arias
24	Eleanor Powell	\$20,493	85.2		Mathew Hart
25	Aaron Patt	\$20,475	82.5	Steven King	Zach Hart
26	Alexandra Longo	\$20,233	84.5	Alexandra Longo	Hart-Lewicki
27	Cathy Dishong	\$19,733	88.1	Tony Geer	S-S-Bendure-Hartwig
28	Muhammed Ashraf	\$19,362	83.3	Sabrina Kryshundayal	Theodore Pappas
29	Alex Miller	\$18,999	79.0	Stephen Jeung	Cohen-Velasquez
30	Trevor Bailey	\$18,966	87.3	Michael van Delft	Satti-Kanaan
31	DeAnthony Hartman	\$18,949	84.6	Nick Scordos	Zach Hart
32	Max Quasem	\$18,758	90.7		Cohen-Velasquez
33	Alex Smith	\$18,682	87.5	Clint Perry	AO
34	Joachim Jean	\$18,076	94.3	Ryan Hall	Laura Fisher
35	Christopher Rolph	\$17,847	88.2	Christopher Rolph	AO
36	Gary Slocum	\$17,684	83.4	Gary Slocum	Desi Dimitrova
37	Sarah Handy	\$17,316	73.8	Sarah Handy	Travis Moody
38	Aref Sayegh	\$17,098	93.2	Phillip Waisman	Satti-Kanaan
39	Trace Cary	\$17,003	91.8	Joshua Dishong	S-S-Bendure-Hartwig
40	Benjamin Ainscough	\$16,913	81.1	Alan Sedaghat	AO
41	Matthew Zang	\$16,652	78.3	Ryan Stenglein	AO
42	Phi Phan	\$16,366	79.8	Phi Phan	Desi Dimitrova
43	Joseph Sarasin	\$16,209	88.0	Travis Picklesimer	S-S-Bendure-Hartwig
44	Robert Jackson	\$15,880	80.6	Robert Jackson	Arias-Dlabik
45	Mark Lomonaco	\$15,867	84.3	Mark Lomonaco	AO
46	Matthew Abdo	\$15,682	76.0	Edward DeFurio	Nick Moore
47	Mike Reed	\$15,620	93.9	Meaghan Krecsko	AO
48	Denis Snyder	\$15,557	85.7	Denis Snyder	AO
49	Dina Boghdady	\$15,493	81.0	Luay Ghawi	AO
50	Babajide Obashoto	\$15,451	79.6	Tiffany Babin-Washington	Jay Washington

ALL TIME RECORD: \$189,995 Net ALP — MARK NEILSON

YTD

Rank	Net ALP	NTG	RET	MGA	SGA
*1	Joshua Dishong	\$131,965	78.2	Joshua Dishong	S-S-Bendure-Hartwig
*2	Oleg Novitchii	\$104,745	82.1	Eric Thompson	S-S-Parks-Salvaggi
*3	Duni Olusegun	\$101,046	82.3	Duni Olusegun	James Cunningham
*4	Alipate Makau	\$75,761	91.6	Alipate Makau	Steve Friedlander
*5	Michael van Delft	\$72,236	85.4	Michael van Delft	Satti-Kanaan
*6	Carmen Arroyo	\$71,646	78.7	Levar Morgan	Theodore Pappas
*7	Roger Fredericks	\$61,113	89.7	Adrienne Bragas	AO
*8	Kevin Ishikane	\$60,547	91.3	Blake Higuchi	AO
*9	Arturo Romero	\$60,093	77.8	Mike Paragiou	S-S-Parks-Salvaggi
*10	Kevin Gillum	\$54,239	90.7	Mark Neilson	AO
11	Troy Plummer	\$52,761	85.8	Michael Mandella	AO
12	Ellen Tuttle	\$49,670	92.2		Brett Gryska
13	Bryan Juskiw	\$48,293	87.8	Bryan Juskiw	S-S-Bendure-Hartwig
14	Lily Sakai	\$45,805	93.4		Cohen-Velasquez
15	Max Quasem	\$43,454	90.7		Cohen-Velasquez
16	Alex Smith	\$42,466	87.5	Clint Perry	AO
17	Gary Slocum	\$41,870	83.4	Gary Slocum	Desi Dimitrova
18	Cathy Dishong	\$41,638	88.1	Tony Geer	S-S-Bendure-Hartwig
19	Jesse Fullmer	\$40,350	89.4	Clint Perry	AO
20	Sarah Handy	\$40,098	73.8	Sarah Handy	Travis Moody
21	Derrick Mason	\$39,891	82.2	Derrick Mason	Chad Deley
22	Patrick Knouse	\$37,206	81.8	Patrick Knouse	Slav Bitman
23	Alex Miller	\$36,995	79.0	Stephen Jeung	Cohen-Velasquez
24	Muhammed Ashraf	\$36,934	83.3	Sabrina Kryshundayal	Theodore Pappas
25	Richard Sidoti	\$35,258	84.2	Andrew Bishop	AO
26	Joseph Wilson	\$35,144	81.3	Johnny Ly	Gigliano-Ackerman
27	Robert Jackson	\$34,644	80.6	Robert Jackson	Arias-Dlabik
28	Taulant Bane	\$34,494	89.6	Taulant Bane	Dustin Venekamp
29	Omar Hashimi	\$34,475	79.3	Paul Samra	Andrew McQuade
30	Travis Carpenter	\$34,392	87.1	Jacqueline Kabluyen	AO
31	Kasali Kotun	\$33,741	82.4	Kasali Kotun	Williams-Akinade-Musso
32	Mike Reed	\$33,731	93.9	Meaghan Krecsko	AO
33	Tyler McKnight	\$33,577	79.4	Mark Neilson	AO
34	Andres Liranzo	\$33,575	80.9	Jeffrey Espinal	Theodore Pappas
35	Joachim Jean	\$33,515	94.3	Ryan Hall	Laura Fisher
36	Joel Trask	\$33,284	82.9	Christopher Bungay	Satti-Kanaan
37	Kristi Basho	\$33,248	83.4	Arif Hajro	AO
38	Ireland Sirni	\$32,586	88.2	Edward DeFurio	Nick Moore
39	Endy Suriel	\$32,357	76.6	Jeffrey Espinal	Theodore Pappas
40	Joseph Sarasin	\$32,001	88.0	Travis Picklesimer	S-S-Bendure-Hartwig
41	Joseph Hedborn	\$31,912	80.0	David Wang	Arias-Dlabik
42	Jihad Ottallah	\$31,764	88.7	Matthew Conrad	S-S-Parks-Salvaggi
43	Alexandra Longo	\$31,741	84.5	Alexandra Longo	Hart-Lewicki
44	Maxon Elozier	\$31,174	74.3		Tom Williams
45	DeAnthony Hartman	\$31,078	84.6	Nick Scordos	Zach Hart
46	Paul Pestian	\$30,908	81.3	Daniel Prinzo	S-S-Parks-Salvaggi
47	Brock Lampe	\$30,351	88.3	Dustin Dunbar	Dustin Venekamp
48	Steven Counts	\$30,228	81.7	Cara DeFio	S-S-Parks-Salvaggi
49	Devin Finley	\$30,140	83.1	Matthew Dawson	S-S-Parks-Salvaggi
50	Duane Shaw	\$30,070	87.3	Duane Shaw	Sabrina Lloyd

ALL TIME RECORD: \$756,403 Net ALP — JOSH DISHONG

LIFETIME RECORD: \$3,828,737 Net ALP — MAX QUASEM 2/28/21

SUPERVISING AGENTS



1
YELITZA DOMINGUEZ
HOUSTON, TX



2
KLAUDIO MERIZAJ
CORONA, CA



3
HENRY JACOBS
ROCHESTER, NY



4
DELYSSA ALLEN
ST LOUIS, MO



5
BRANDON ATCHLEY
TROY, MI



6
LORRAINE TURNER WILLIAMS
FT WORTH, TX



7
ADRIAN HORSHAM
ORLANDO, TX



8
MORAD AHMED
ST LOUIS, MO



9
DANIEL LOPEZ-VELASQUEZ
LOS ANGELES, CA



10
FOUAD GERGES
HALIFAX, NS

FEBRUARY

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA	
1	Yelitz Dominguez	\$28,890	\$33,646	100		Jean Romero Capote Jesus Romero	
2	Klaudio Merizaj	\$26,302	\$26,302	90		Eno Iftiu AO	
3	Henry Jacobs	\$26,026	\$41,245		74.3	John Santosuosso Brett Gryska	
4	Delyssa Allen	\$23,116	\$33,164	100		Edward Leon Hart-Dushaj	
5	Brandon Atchley	\$21,714	\$19,599		88.3	Paul Smith Zach Hart	
6	Lorraine Turner Williams	\$20,837	\$24,876	96		Tiffany Babin-Washington Jay Washington	
7	Adrian Horsham	\$20,571	\$24,767	83		Joe Lewo Henderson-Locker	
8	Morad Ahmed	\$20,374	\$17,557	90		Christian Gojcaj Hart-Dushaj	
9	Daniel Lopez-Velasquez	\$19,538	\$25,324		83.9		Cohen-Velasquez
10	Fouad Gerges	\$19,333	\$21,141		79.3	Daniel Orr Satti-Kanaan	
11	Brendan Suranyi	\$18,758	\$21,185	98		Robert Jackson Arias-Dlabik	
12	Tecole Smith	\$18,593	\$23,343	95		Adrain Alfred Michael Vasu	
13	Bettania Ramos	\$18,426	\$18,426	100			San Antonio Latino Division
14	John Crespini	\$17,930	\$17,930		76.1	Ryan McIntosh AO	
15	James Romero	\$17,881	\$33,333	96		Michael Romero Mathew Hart	
16	Marcus Pettigrew	\$17,860	\$26,476	98		Joseph Rotolo Henderson-Locker	
17	Michael Locke	\$17,711	\$25,837	93		Ryan Wilson Philip Prata	
18	Jessica Specht	\$17,618	\$29,933	87		Giovanni Diduro Brett Gryska	
19	Sever Pena	\$17,566	\$26,394	100		Rafael Medina Jesus Romero	
20	Cartiza Rojas	\$17,492	\$39,227	96		Daniel Pacheco Beto Quintero	

ALL TIME RECORDS: \$268,100 1st 6 Mo Agt — JEFFREY HUDSON | \$268,100 Net ALP — JEFFREY HUDSON

YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA	
*1	Klaudio Merizaj	\$72,168	\$72,168	90		Eno Iftiu AO	
*2	Danica Rivera	\$39,026	\$39,026	100		Darrell Asbell AO	
*3	Alessandro Succurro	\$38,512	\$44,622	86		Christian Gojcaj Hart-Dushaj	
*4	Rovena Luljguraj	\$38,190	\$58,204	88		Joseph Gojcaj Hart-Dushaj	
*5	Jessica Specht	\$38,072	\$56,073	87		Giovanni Diduro Brett Gryska	
6	Delyssa Allen	\$37,424	\$49,521	100		Edward Leon Hart-Dushaj	
7	Henry Jacobs	\$35,518	\$62,287		74.3	John Santosuosso Brett Gryska	
8	Bryce Engstrom	\$35,422	\$37,684	96		Brandon Minor AO	
9	Adrian Horsham	\$35,216	\$42,689	83		Joe Lewo Henderson-Locker	
10	Sheryl Garmendia	\$35,074	\$45,769	94			Jesus Romero
11	Jacob Krakora	\$33,772	\$48,455	87		Zachery Kertulis S-S-Parks-Salvaggi	
12	Cartiza Rojas	\$33,206	\$81,753	96		Daniel Pacheco Beto Quintero	
13	Morad Ahmed	\$32,803	\$44,536	90		Christian Gojcaj Hart-Dushaj	
14	Lorraine Turner Williams	\$32,780	\$38,133	96		Tiffany Babin-Washington Jay Washington	
15	Ashley Mysza	\$32,771	\$72,478	98		John Vacca Tommy Vena	
16	Catalina Mendoza Hernandez	\$32,416	\$39,521	94		Jean Romero Capote Jesus Romero	
17	Robert Martik	\$32,391	\$70,751	92		Britton Costa Simon Arias	
18	Jose Arevalo	\$32,260	\$41,452	96		Mauro Capozucca Henderson-Williams	
19	Tecole Smith	\$31,982	\$40,456	95		Adrain Alfred Michael Vasu	
20	Connor O'Donnell	\$31,940	\$53,192	96		Mike Paragiou S-S-Parks-Salvaggi	

ALL TIME RECORDS: \$1,001,807 1st 6 Mo Agt — MORIAH CHANDLER | \$1,476,253 Net ALP — MORIAH CHANDLER

GENERAL AGENTS



1
MORIAH CHANDLER
ORLANDO, FL



2
NAFIC DJENDJI ABDEL KHALEK
HOUSTON, TX



3
JORGE CARIDAD
BEDFORD, TX



4
BLENDAR BANE
PHOENIX, AZ



5
ADIANEZ RODRIGUEZ
DALLAS, TX



6
ANTON LJULJDJURAJ
ST LOUIS, MO



7
JUSTIN KELLY
WEXFORD, PA



8
JULIAN NAVALTA
ORLANDO, FL



9
TALEB JAMMOUL HAJALI
MIAMI, FL



10
DYLAN JACKSON
LOMBARD, IL

FEBRUARY

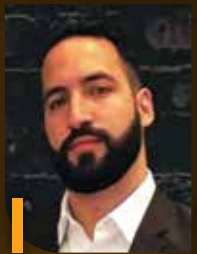
Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA	
1	Moriah Chandler	\$156,505	\$230,924	97		Joe Lewo Henderson-Locker	
2	Nafic Djendji Abdel Khalek	\$79,729	\$90,012	100		Jean Romero Capote Jesus Romero	
3	Jorge Caridad	\$52,177	\$61,031	92			Fort Worth Latino Division
4	Bledar Bane	\$48,130	\$48,130	99		Taulant Bane Dustin Venekamp	
5	Adianez Rodriguez	\$46,641	\$71,754	90		Astrid Castrillon Hemerson Gonzalez	
6	Anton Ljuljdjuraj	\$45,359	\$69,514	86		Christian Gojcaj Hart-Dushaj	
7	Justin Kelly	\$44,888	\$45,458	98		Ryan Crawford Simon Arias	
8	Julian Navalta	\$44,074	\$58,152	98		Joseph Rotolo Henderson-Locker	
9	Taleb Jammoul Hajali	\$44,051	\$98,469	97		Klyo Vidal Beto Quintero	
10	Dylan Jackson	\$42,073	\$55,564	96		Robert Jackson Arias-Dlabik	
11	Ian Rouleau	\$40,918	\$104,571		83.6	Paul Smith Zach Hart	
12	Joseph Sansobrinio	\$40,645	\$44,879	95		Mariam Shahid Theodore Pappas	
13	John M Ramsey	\$39,281	\$44,026	93		Brandon Biskie Henderson-Locker	
14	Helgi Bistochett Navarro	\$38,835	\$38,306	99			Richardson Latino Division
15	Matthew Hunsberger	\$38,748	\$55,393	96		Vincent Massari Tommy Vena	
16	Edgar Gonzalez Montesino	\$36,781	\$36,281	92		Rafael Medina Jesus Romero	
17	Jillian Getz	\$35,190	\$62,862	87		Arif Hajro AO	
18	Ivan Martinez	\$34,639	\$38,553	89		Brandon Biskie Henderson-Locker	
19	Benjamin Kesterson	\$34,434	\$53,370	100		Edward Leon Hart-Dushaj	
20	Joseph Michelin	\$30,584	\$41,446	98		Matthew Hudlin Laura Fisher	

ALL TIME RECORDS: \$470,416 1st 6 Mo Agt — JEFFREY HUDSON | \$473,032 Net ALP — JEFFREY HUDSON

YTD

Rank	1st 6 Mo Agt	Net ALP	NTG	RET	MGA	SGA	
*1	Moriah Chandler	\$252,650	\$392,932	97		Joe Lewo Henderson-Locker	
*2	Jorge Caridad	\$111,907	\$126,992	92			Fort Worth Latino Division
*3	Adianez Rodriguez	\$100,825	\$140,987	90		Astrid Castrillon Hemerson Gonzalez	
*4	Anton Ljuljdjuraj	\$95,528	\$157,506	86		Christian Gojcaj Hart-Dushaj	
*5	Taleb Jammoul Hajali	\$94,541	\$173,477	97		Klyo Vidal Beto Quintero	
6	Justin Kelly	\$89,740	\$91,936	98		Ryan Crawford Simon Arias	
7	Helgi Bistochett Navarro	\$87,781	\$97,396	99			Richardson Latino Division
8	Bledar Bane	\$87,153	\$87,153	99		Taulant Bane Dustin Venekamp	
9	Nafic Djendji Abdel Khalek	\$79,729	\$90,012	100		Jean Romero Capote Jesus Romero	
10	John M Ramsey	\$79,116	\$87,304	93		Brandon Biskie Henderson-Locker	
11	Joseph Sansobrinio	\$72,152	\$78,376	95		Mariam Shahid Theodore Pappas	
12	Matthew Hunsberger	\$67,974	\$95,297	96		Vincent Massari Tommy Vena	
13	Ireland Sirni	\$64,772	\$112,555	96		Edward DeFurio Nick Moore	
14	Jillian Getz	\$64,442	\$154,869	87		Arif Hajro AO	
15	Benjamin Kesterson	\$63,489	\$98,384	100		Edward Leon Hart-Dushaj	
16	Dylan Jackson	\$62,955	\$102,212	96		Robert Jackson Arias-Dlabik	
17	Julian Navalta	\$62,489	\$88,978	98		Joseph Rotolo Henderson-Locker	
18	Trevor Albritton	\$60,504	\$81,642	93		Terry Powers Richard Correa	
19	Raiq Hussain	\$59,217	\$79,600	95		Vincent Massari Tommy Vena	
20	David C Williams	\$58,522	\$75,609	91		Jenna Grula Simon Arias	

ALL TIME RECORDS: \$2,035,593 1st 6 Mo Agt — MEGAN JOHNSON | \$2,259,927 Net ALP — MEGAN JOHNSON



I **JEFFREY ESPINAL**
FLUSHING, NY



II **DARRELL ASBELL**
ALISO VIEJO, CA



III **JOSEPH TOMANOVICH**
LAS VEGAS, NV



IV **CHRISTOPHER HINTZ**
CALGARY, AB



V **MICHAEL BURNINGHAM**
AMMON, ID



VI **JOSEPH ROTOLO**
ORLANDO, FL



VII **STEPHEN JEUNG**
LOS ANGELES, CA



VIII **MARK BERNSDORFF**
WEXFORD, PA



IX **JOHN SANTOSUOSSO**
ROCHESTER, NY



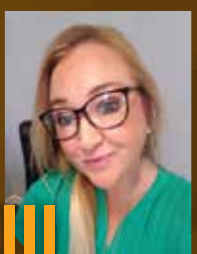
X **MAURICE COLEMAN**
BATON ROUGE, LA



XI **BRITTON COSTA**
WEXFORD, PA



XII **BRANDON MINOR**
SPOKANE VALLEY, WA



XIII **CRYSTAL VAIRETTA**
JEFFERSONVILLE, IN



XIV **CHASE MILLER**
COLUMBUS, OH



XV **RONALD RIVERA**
LOS ANGELES, CA



XVI **ALON BARNUR**
EDMONTON, AB



XVII **STEPHEN BOWEN**
JEFFERSONVILLE, NY



XVIII **RUPINDER TOOR**
SURREY, BC



Rookie **BRANDON BISKIE**
ORLANDO, FL

Spotlight recognizes the top three Master General Agents in Categories I-XVIII with positive growth and the top ten Rookies with minimum 100% Performance Factor. Figures reflect hierarchy transfer adjustments. The MGAs that will be recognized at the 2021 Awards Presentation are the top MGA per category from Categories I-XVIII based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD Spotlight number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

FEBRUARY

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Jeffrey Espinal	31.0%	\$225,068	\$171,798	76.9	Theodore Pappas	
II Darrell Asbell	141.4%	\$170,366	\$70,587	83.1	AO	
Kimberly Hamilton	15.1%	\$119,063	\$103,415	83.5	Brett Gryska	
III Joseph Tomanovich	24.7%	\$104,677	\$83,919	80.4	AO	
David Carpenter	18.1%	\$151,268	\$128,071	80.7	Dustin Venekamp	
IV Christopher Hintz	79.8%	\$99,190	\$55,177	73.7	AO	
Andrew Bishop	71.9%	\$123,221	\$71,676	86.9	AO	
Matthew Turnquist	71.3%	\$100,111	\$58,425	83.9	Richard Correa	
V Michael Burningham	47.7%	\$101,352	\$68,600	81.1	AO	
Gabriela Sime	46.7%	\$65,003	\$44,323	83.8	Fisher-Zuzick	
Sara Vaz	45.3%	\$106,827	\$73,527	77.6	AO	
VI Joseph Rotolo	244.0%	\$97,947	\$28,477	77.2	Henderson-Locker	
Ed-Maggie Myrthil	48.7%	\$76,947	\$51,761	75.1	Theodore Pappas	
Luay Ghawi	26.7%	\$67,498	\$53,287	82.3	AO	
VII Stephen Jeung	159.1%	\$80,344	\$31,005	75.0	Cohen-Velasquez	
Bobby Park	156.1%	\$77,347	\$30,197	76.2	AO	
Timothy Welsh	32.3%	\$64,915	\$49,065	74.1	Tiffany Roland	
VIII Mark Bernsdorff	196.5%	\$72,054	\$24,305	81.2	Simon Arias	
Alipate Makau	66.0%	\$109,215	\$65,778	90.7	Steve Friedlander	
Daryl Graham	47.9%	\$69,852	\$47,243	75.4	S-S-Parks-Salvaggi	
IX John Santosuosso	116.4%	\$95,467	\$44,125	79.4	Brett Gryska	
Michael Battaglio	79.0%	\$57,461	\$32,107	81.2	Evan Holzhauser	
Giovanni Diduro	31.2%	\$52,339	\$39,882	76.9	Brett Gryska	
X Maurice Coleman	241.2%	\$124,203	\$36,407	80.6	Brian Schreiter	
Duni Olusegun	145.5%	\$59,008	\$24,035	80.6	James Cunningham	
Justin Sutton	127.1%	\$67,119	\$29,560	79.6	Giddens-Giddens	
XI Britton Costa	146.5%	\$62,397	\$25,315	80.9	Simon Arias	
Anthony Almeida	110.0%	\$64,500	\$30,717	76.2	Greg Graham	
Saury Espallat	81.8%	\$38,415	\$21,134	78.1	Ryan Bisanz	
XII Brandon Minor	352.2%	\$55,735	\$12,325	85.5	AO	
William Parmeter	182.2%	\$104,937	\$37,191	74.7	Brett Gryska	
Behrad Baghbanian	99.3%	\$44,477	\$22,318	82.5	AO	
XIII Crystal Vairetta	126.1%	\$28,879	\$12,770	78.3	Travis Moody	
Jesse Fullmer	116.9%	\$37,724	\$17,389	79.0	AO	
Ryan McIntosh	86.7%	\$49,182	\$26,348	79.8	AO	
XIV Chase Miller	112.1%	\$34,940	\$16,474	76.9	S-S-Bendure-Hartwig	
Michael Trinh	72.5%	\$18,414	\$10,676	75.7	AO	
Samuel Artzis	66.1%	\$43,668	\$26,293	77.1	AO-Lorence	
XV Ronald Rivera	143.0%	\$37,352	\$15,373	83.5	Cohen-Velasquez	
John Nieves	68.9%	\$13,403	\$7,934	77.5	Richard Correa	
Walter Henderson	56.2%	\$29,316	\$18,772	81.9	AO	
XVI Alon Barnur	1844.9%	\$13,601	\$699	76.6	AO	
Jadwiga Martins	392.2%	\$31,945	\$6,490	78.0	AO	
Ryan Torres-Torioka	184.0%	\$12,579	\$4,429	79.5	AO	
XVII Stephen Bowen	223.2%	\$16,913	\$5,233	91.9	AO	
Dale Shumaker	186.0%	\$5,190	\$1,815	74.4	Arias-Dlabik	
Yamid Mendoza Sanchez	152.0%	\$14,132	\$5,608	77.0	AO-Orng	
XVIII Rupinder Toor	73.0%	\$1,690	\$977	100.0	AO	
Janelle Dutra	56.7%	\$2,809	\$1,793	81.5	AO	

ALL TIME RECORD: \$595,303 Net ALP — MARC SALVAGGI

FEBRUARY ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
Rookie Brandon Biskie	319.5%	\$93,302	\$29,200	\$7,499	88		Henderson-Locker
Carmen Pena Guedez	279.2%	\$81,519	\$29,200	\$6,469	97		Jesus Romero
Averigh Speciale	251.4%	\$73,413	\$29,200	\$8,120	81		Henderson-Locker
Ryan Crawford	213.0%	\$62,190	\$29,200	\$9,342	97		Simon Arias
Jake Gelb	176.6%	\$51,573	\$29,200	\$8,329	79.0		Nick Moore
Nick Scordos	168.4%	\$49,171	\$29,200	\$16,245	91		Zach Hart
John Vacca	153.1%	\$44,711	\$29,200	\$7,341	73.5		Tommy Vena
Astrid Castrillon	149.0%	\$43,500	\$29,200	\$3,194	88		Hemerson Gonzalez
Edward DeFurio	145.5%	\$42,477	\$29,200	\$14,075	80.6		Nick Moore
John Hartin	136.2%	\$39,781	\$29,200	\$4,675	90		AO

YTD

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Jeffrey Espinal	14.2%	\$407,400	\$356,589	76.9	Theodore Pappas	
II Eric Thompson	43.6%	\$376,517	\$262,215	83.0	S-S-Parks-Salvaggi	
Darrell Asbell	23.6%	\$292,960	\$236,955	83.1	AO	
III Joseph Tomanovich	27.6%	\$264,390	\$207,212	80.4	AO	
David Carpenter	13.0%	\$247,465	\$219,046	80.7	Dustin Venekamp	
Sokol Fazliu	12.8%	\$228,151	\$202,252	84.7	Simon Arias	
IV James Sodan	41.6%	\$249,464	\$176,119	77.8	Nick Moore	
Andrew Bishop	29.5%	\$223,820	\$172,793	86.9	AO	
Ryan Wilson	19.9%	\$183,495	\$153,093	78.8	Philip Prata	
V Sara Vaz	25.4%	\$179,533	\$143,183	77.6	AO	
Michael Burningham	20.4%	\$175,515	\$145,565	81.1	AO	
Jonathan Da-Al	16.2%	\$162,181	\$139,561	87.9	Steve Friedlander	
VI Joseph Rotolo	27.7%	\$161,575	\$126,571	77.2	Henderson-Locker	
Adrienne Bragas	21.8%	\$157,732	\$129,482	85.4	AO	
Michael van Delft	10.2%	\$132,785	\$120,506	84.7	Satti-Kanaan	
VII Adam Kidikas	56.2%	\$181,638	\$116,299	79.4	Josh West	
Stephen Jeung	24.3%	\$138,249	\$111,201	75.0	Cohen-Velasquez	
Bobby Park	19.3%	\$142,697	\$119,645	76.2	AO	
VIII Mark Bernsdorff	82.9%	\$197,549	\$108,036	81.2	Simon Arias	
Alipate Makau	61.9%	\$162,401	\$100,280	90.7	Steve Friedlander	
Daryl Graham	42.2%	\$146,754	\$103,168	75.4	S-S-Parks-Salvaggi	
IX Michael Battaglio	68.4%	\$152,167	\$90,351	81.2	Evan Holzhauser	
John Santosuosso	63.3%	\$148,206	\$90,772	79.4	Brett Gryska	
Jovanie Scarlett	55.4%	\$146,653	\$94,363	77.3	Weatherspoon-Harris	
X Maurice Coleman	232.7%	\$280,444	\$84,284	80.6	Brian Schreiter	
Justin Sutton	54.7%	\$127,017	\$82,096	79.6	Giddens-Giddens	
Jesse Rennich	28.2%	\$102,623	\$80,059	78.2	Simon Arias	
XI Rachel Brown	70.1%	\$121,147	\$71,214	75.7	London Nelson	
Anthony Almeida	52.5%	\$115,266	\$75,561	76.2	Greg Graham	
Andrew Hynan	51.3%	\$105,683	\$69,858	82.8	AO	
XII William Parmeter	142.7%	\$164,249	\$67,682	74.7	Brett Gryska	
Joy Vann-Austin	101.4%	\$133,702	\$66,382	76.3	Jamison Weatherspoon	
Gary Slocum	56.2%	\$108,009	\$69,146	74.8	Desi Dimitrova	
XIII Jesse Fullmer	95.3%	\$101,786	\$52,122	79.0	AO	
Michael Clemente	83.0%	\$114,662	\$62,652	86.7	Simon Arias	
Ryan McIntosh	79.0%	\$93,685	\$52,329	79.8	AO	
XIV Chase Miller	37.4%	\$66,031	\$48,048	76.9	S-S-Bendure-Hartwig	
Patrick Donovan	25.9%	\$64,234	\$51,019	84.5	AO	
Craig Stropf	10.5%	\$51,711	\$46,789	79.3	Cindy Furer	
XV Ronald Rivera	87.7%	\$75,383	\$40,154	83.5	Cohen-Velasquez	
Michael Botond	68.0%	\$67,262	\$40,029	79.1	AO	
Tanner Duy	36.4%	\$48,356	\$35,462	83.2	AO	
XVI Jadwiga Martins	80.7%	\$49,816	\$27,575	78.0	AO	
Alexus Hawkins	52.7%	\$44,308	\$29,014	73.7	Andre Hawthorne	
Alex Paguio	48.9%	\$30,279	\$20,339	80.9	AO	
XVII Jessica Guerrero	122.5%	\$18,170	\$8,166	79.0	AO	
Stephen Bowen	59.7%	\$27,220	\$17,046	91.9	AO	
Jon Willman	50.4%	\$22,130	\$14,719	77.3	AO-Stenglein	
XVIII Brittni Kwecien	6143.6%	\$4,818	\$77	100.0	Simon Arias	
Rupinder Toor	231.3%	\$8,584	\$2,591	100.0	AO	
Ashley Wenning	180.3%	\$14,613	\$5,213	88.7	S-S-Bendure-Hartwig	

ALL TIME RECORD: \$4,005,969 Net ALP — MARC SALVAGGI

YTD ROOKIES

Category	PF	F6 Mo	F6 Mo Obj	Net ALP	NTG	RET	SGA
Rookie Brandon Biskie	302.2%	\$176,487	\$58,400	\$17,976	88		Henderson-Locker
Carmen Pena Guedez	256.6%	\$149,830	\$58,400	\$19,436	97		Jesus Romero
Averigh Speciale	236.2%	\$137,928	\$58,400	\$14,299	81		Henderson-Locker
Ryan Crawford	217.8%	\$127,176	\$58,400	\$16,515	97		Simon Arias
Jake Gelb	184.9%	\$107,978	\$58,400	\$15,796	79.0		Nick Moore
John Vacca	170.6%	\$99,637	\$58,400	\$19,861	73.5		Tommy Vena
Nick Scordos	165.9%	\$96,891	\$58,400	\$27,271	91		Zach Hart
Edward DeFurio	158.9%	\$92,805	\$58,400	\$23,496	80.6		Nick Moore
Astrid Castrillon	157.4%	\$91,935	\$58,400	\$12,266	88		Hemerson Gonzalez
Mauro Capozucca	147.1%	\$85,881	\$58,400	\$12,210	74.3		Henderson-Williams

REGIONAL GENERAL AGENTS



JOSHUA OLIN
VANCOUVER, WA



CHRISTOPHER HINTZ
CALGARY, AB



TAHIS QUINTERO BONILLA
HOUSTON, TX



JOSEPH TOMANOVICH
LAS VEGAS, NV



JENNY KIM
MILPITAS, CA



ANDREW BISHOP
RENTON, WA



MARIO HAJRO
CORONA, CA



JOSEPH ROTOLO
ORLANDO, FL



TODD SPECIALE
ORLANDO, FL



JOHN VACCA
DES PLAINES, IL



JEAN M JOSEPH
POMPANO BEACH, FL



AMANDA PETERSON
INDIANAPOLIS, IN



ALEXIS NARANJO
HOUSTON, TX

Spotlight recognizes the top three Regional General Agents in Categories I-XIII with positive growth. Figures reflect hierarchy transfer adjustments. The RGAs that will be recognized at the 2021 Awards Presentation are the top RGA per category from Categories I-XIII based on Net ALP Growth (minimum 10%). Must have full year comparison benchmark objective to qualify. The YTD *Spotlight* number may not necessarily reflect that computation. Minimum quality standards apply for recognition.

FEBRUARY

Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
I Joshua Olin	18.0%	\$570,200	\$483,215		81.6	AO
Reynolds Akuamo	13.3%	\$434,628	\$383,528		73.1	Theodore Pappas
II Christopher Hintz	28.1%	\$303,148	\$236,722		77.3	AO
Matthew Diulus	11.4%	\$310,881	\$279,117		81.7	Simon Arias
III Tahis Quintero Bonilla	320.1%	\$302,749	\$72,058		76.6	Jesus Romero
Kimberly Hamilton	98.0%	\$314,611	\$158,907		80.7	Brett Gryska
Brody Maughan-Evanson	65.1%	\$198,650	\$120,314		79.7	Simon Arias
IV Joseph Tomanovich	38.7%	\$188,677	\$136,052		82.8	AO
Darcy Schrieber	36.6%	\$233,876	\$171,205		81.5	Zach Hart
Romal Omid	18.0%	\$158,926	\$134,701		73.3	Mathew Hart
V Jenny Kim	78.4%	\$128,538	\$72,057		76.4	AO
Cody Gardner	37.4%	\$116,056	\$84,440		80.2	Albert Serur
Elias Boles	34.1%	\$199,303	\$148,577		73.5	Brett Gryska
VI Andrew Bishop	161.3%	\$177,836	\$68,056		86.6	AO
Darrell Asbell	146.5%	\$170,366	\$69,121		82.8	AO
James Sodan	80.9%	\$199,769	\$110,411		78.2	Nick Moore
VII Mario Hajro	386.2%	\$155,668	\$32,020	90		AO
Michael Cirelli	72.5%	\$87,283	\$50,600		76.7	Dorian Oldham
Bobby Park	50.7%	\$127,794	\$84,788		77.6	AO
VIII Joseph Rotolo	502.1%	\$175,799	\$29,200		77.2	Henderson-Locker
Adam Kidikas	67.4%	\$94,136	\$56,232		78.8	Josh West
Tiffany Babin-Washington	56.9%	\$100,406	\$63,980		75.7	Jay Washington
IX Todd Speciale	934.6%	\$302,111	\$29,200		96	Henderson-Locker
Tim McAdams	63.8%	\$97,759	\$59,667	93		Weatherspoon-Harris
Brandon Baker	62.6%	\$63,903	\$39,313		80.8	Travis Moody
X John Vacca	168.5%	\$78,410	\$29,200		73.5	Tommy Vena
Mark Bernsdorff	167.2%	\$78,009	\$29,200		81.2	Simon Arias
Stephen Jeung	147.6%	\$79,053	\$31,930		75.0	Cohen-Velasquez
XI Jean M Joseph	157.3%	\$75,138	\$29,200	85		Tom Williams
Astrid Castrillon	127.9%	\$66,559	\$29,200	89		Hemerson Gonzalez
Jeffrey A Smith	85.8%	\$70,535	\$37,971		76.9	Simon Arias
XII Amanda Peterson	115.0%	\$62,779	\$29,200		79.4	Moswen Taylor
Jonathan Phillips	45.7%	\$63,315	\$43,459		81.6	Blake Ralston
Laura Graham	44.6%	\$42,227	\$29,200		76.2	AO
XIII Alexis Naranjo	174.0%	\$79,994	\$29,200	96		Jesus Romero
Andrew Hynan	98.3%	\$57,912	\$29,200		83.1	AO
Kevin McGrath	10.5%	\$32,265	\$29,200	88		Henderson-Locker

ALL TIME RECORD: \$1,143,711 Net ALP — MATTHEW PARKS

YTD

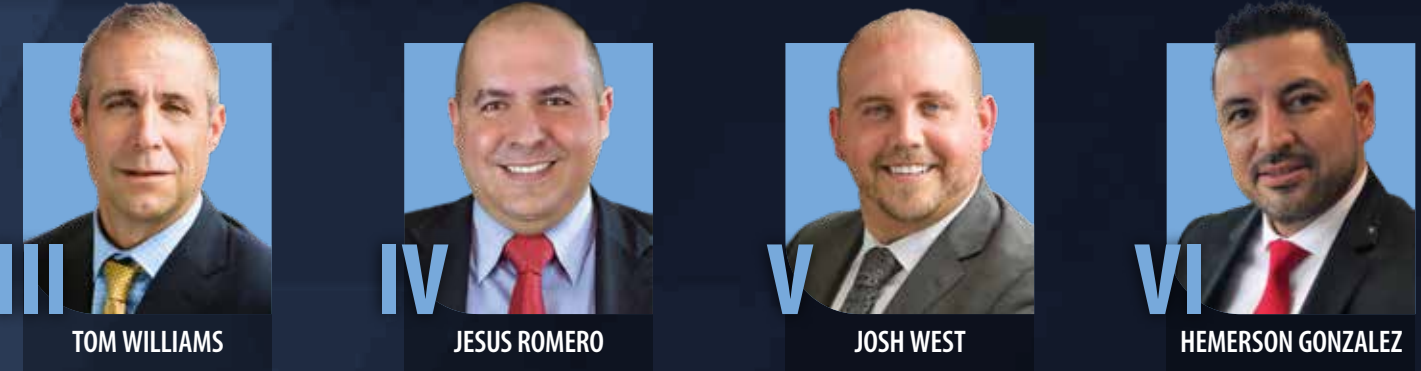
Category	Growth	Net ALP	Benchmark	NTG	RET	SGA
III Tahis Quintero Bonilla	45.2%	\$612,151	\$421,648		76.6	Jesus Romero
Kimberly Hamilton	33.1%	\$542,893	\$407,992		80.7	Brett Gryska
Brody Maughan-Evanson	22.5%	\$514,178	\$419,710		79.7	Simon Arias
IV Randall Cook	41.2%	\$511,970	\$362,591		77.3	Jamison Weatherspoon
Joseph Tomanovich	30.5%	\$456,902	\$350,088		82.8	AO
Darcy Schrieber	17.9%	\$408,150	\$346,205		81.5	Zach Hart
V Scott Wheeler	31.0%	\$350,482	\$267,644		82.1	Satti-Kanaan
Elias Boles	19.4%	\$342,070	\$286,438		73.5	Brett Gryska
Sara Vaz	12.0%	\$279,893	\$249,859		75.5	AO
VI James Sodan	77.9%	\$411,380	\$231,244		78.2	Nick Moore
Andrew Bishop	48.9%	\$326,199	\$219,134		86.6	AO
Meaghan Kresko	26.2%	\$282,355	\$223,654		75.6	AO
VII Mario Hajro	106.7%	\$395,983	\$191,533	90		AO
Gregory Rudolph	37.6%	\$268,563	\$195,222		80.2	Simon Arias
Sokol Fazliu	19.8%	\$240,117	\$200,362		84.8	Simon Arias
VIII Joseph Rotolo	94.2%	\$314,829	\$162,093		77.2	Henderson-Locker
Jeffrey von Kienast	44.9%	\$226,131	\$156,112		81.5	Josh West
Adam Kidikas	32.8%	\$234,157	\$176,373		78.8	Josh West
IX Todd Speciale	325.4%	\$568,463	\$133,618	96		Henderson-Locker
Mavrick Fredericks	51.3%	\$202,144	\$133,604		77.6	Evan Holzauer
Tim McAdams	49.8%	\$228,549	\$152,536	93		Weatherspoon-Harris
X John Vacca	84.5%	\$203,096	\$110,061		73.5	Tommy Vena
Mark Bernsdorff	83.9%	\$199,084	\$108,284		81.2	Simon Arias
Tony Geer	61.5%	\$196,919	\$121,966		82.8	S-S-Bendure-Hartwig
XI Michael Battaglio	74.6%	\$157,733	\$90,351		81.2	Evan Holzauer
Justin Sutton	40.6%	\$142,733	\$101,482		81.4	Giddens-Giddens
Stella Roznovan	39.9%	\$143,091	\$102,303		78.8	Cohen-Velasquez
XII Amanda Peterson	96.7%	\$124,638	\$63,373		79.4	Moswen Taylor
John Lamere	72.0%	\$102,453	\$59,564		82.0	AO
Jonathan Phillips	38.5%	\$112,130	\$80,958		81.6	Blake Ralston
XIII Alexis Naranjo	2884.2%	\$157,892	\$5,291	96		Jesus Romero
Bryson McCleary	1432.0%	\$27,181	\$1,774	96		Dustin Venekamp
Kevin McGrath	281.1%	\$71,806	\$18,840	88		Henderson-Locker

ALL TIME RECORD: \$9,042,633 Net ALP — MATTHEW PARKS



AO

BRETT GRYSKA



TOM WILLIAMS

JESUS ROMERO

JOSH WEST

HEMERSON GONZALEZ



ANDREW MCQUADE

GREG GRAHAM

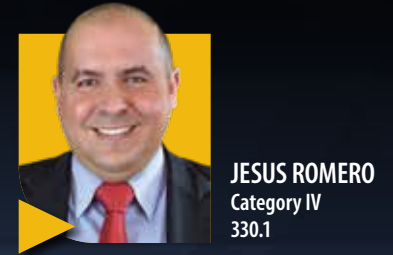
ALBERT SERUR

LONDON NELSON



MOSWEN TAYLOR

TOP % OF NET ALP OBJ ▶



JESUS ROMERO
Category IV
330.1

EC = 2021 Executive Council Member
Spotlight recognizes SGAs in Categories I-XII based on % of Net ALP Objective (minimum 100%). The SGAs that will be recognized at the 2021 Awards Presentation are the top SGA per category from Categories I-XII based on % of Net ALP Objective (minimum 100%); the YTD Spotlight number may not necessarily reflect that computation. SGAs must be in their current category a minimum of 6 months to compete for YTD awards. Minimum quality standards apply for recognition.

FEBRUARY

Category	% Net Obj	Net ALP	Net ALP Obj	NTG	RET	% Growth
I AO	87.2	\$4,535,215	\$5,201,800		80.5	23.8
Theodore Pappas	73.3	\$839,116	\$1,144,600		74.2	-14.5
S-S-Bendure-Hartwig	73.1	\$468,156	\$640,600		80.2	7.0
II Brett Gryska	103.2	\$598,479	\$580,000		80.2	31.4
Beto Quintero	85.5	\$372,820	\$436,300		81.5	6.8
Richard Correa	79.7	\$371,900	\$466,600		75.5	-6.1
III Tom Williams	141.5	\$275,877	\$194,900		75.2	61.3
Cohen-Velasquez	86.0	\$409,362	\$475,900		81.4	-7.6
Arias-Dlabik	82.3	\$312,557	\$379,600	95		12.2
IV Jesus Romero	330.1	\$399,043	\$120,900		73.4	269.1
Nick Moore	170.2	\$331,293	\$194,700		78.7	104.1
Ernest Powell	120.9	\$189,000	\$156,300		77.1	35.2
V Josh West	134.6	\$173,272	\$128,700		79.1	58.5
Laura Fisher	81.2	\$160,782	\$197,900		81.5	-1.5
James Cunningham	77.1	\$159,190	\$206,600		76.3	-11.8
VI Hemerson Gonzalez	115.9	\$102,725	\$88,600		76.3	30.5
Ryan Bisanz	89.3	\$127,223	\$142,400		73.6	10.5
Brian Schreiter	78.8	\$115,637	\$146,800		78.6	22.1
VII Andrew McQuade	112.2	\$183,823	\$163,900	89		35.7
Tiffany Roland	101.6	\$119,451	\$117,600		75.4	10.0
Travis Moody	95.9	\$115,449	\$120,400		80.7	21.1
Souley Bah	94.2	\$101,975	\$108,200		76.0	-3.3
VIII Greg Graham	122.5	\$113,911	\$93,000		78.1	62.6
Saavedra-Longino	107.5	\$93,389	\$86,900	89		93.9
Stephen Jubrey	90.8	\$105,076	\$115,700		75.7	45.2
IX Albert Serur	157.3	\$120,190	\$76,400		78.9	71.0
Fisher-Zuzick	130.3	\$80,141	\$61,500		82.3	79.4
Blake Ralston	127.3	\$126,200	\$99,100		77.4	78.7
Jay Washington	108.9	\$102,561	\$94,200		75.8	57.5
X London Nelson	112.1	\$60,108	\$53,600		74.8	2.7
Evan Holzhauser	110.4	\$82,271	\$74,500		76.0	44.2
Mark Beckford	102.4	\$88,645	\$86,600		77.4	2.1
XI Moswen Taylor	184.0	\$91,257	\$49,600		82.8	201.4
AO-Stenglein	79.9	\$51,264	\$64,200		79.0	24.8
Martin Forshee	58.4	\$40,155	\$68,800		74.4	-23.1
XII Fort Worth Latino Division	311.1	\$100,316	\$32,250	98		N/A
San Antonio Latino Division	253.0	\$81,603	\$32,250	100		N/A
Richardson Latino Division	197.3	\$63,640	\$32,250	98		N/A
Gonzalez-Vasu	96.4	\$31,100	\$32,250	95		N/A

YTD

Category	% Net Obj	Net ALP	Net ALP Obj	NTG	RET	% Growth
I AO	85.5	\$8,893,605	\$10,403,600		80.5	23.4
S-S-Parks-Salvaggi	82.8	\$2,424,394	\$2,928,200		81.4	21.9
S-S-Bendure-Hartwig	79.9	\$1,023,077	\$1,281,200		80.2	15.7
II Brett Gryska	91.8	\$1,064,312	\$1,160,000		80.2	5.5
Richard Correa	76.6	\$714,738	\$933,200		75.5	-9.8
Beto Quintero	74.2	\$647,530	\$872,600		81.5	-0.3
III Tom Williams	146.9	\$572,783	\$389,800		75.2	135.1
Jamison Weatherspoon	88.8	\$693,873	\$781,600		79.2	20.7
Cohen-Velasquez	84.0	\$799,652	\$951,800		81.4	-0.0
IV Jesus Romero	315.2	\$762,174	\$241,800		73.4	261.7
Nick Moore	172.0	\$669,940	\$389,400		78.7	119.1
Ernest Powell	133.3	\$416,733	\$312,600		77.1	75.7
V Josh West	159.6	\$410,903	\$257,400		79.1	107.6
Gonzalez-H-W	101.1	\$234,847	\$232,200		75.8	36.7
Laura Fisher	97.6	\$386,286	\$395,800		81.5	26.1
VI Hemerson Gonzalez	131.1	\$232,234	\$177,200		76.3	88.8
Slav Bitman	102.1	\$325,384	\$318,800		76.0	36.0
Ryan Bisanz	88.3	\$251,614	\$284,800		73.6	10.8
VII Andrew McQuade	110.7	\$362,717	\$327,800	89		16.8
Travis Moody	110.0	\$264,927	\$240,800		80.7	26.5
Souley Bah	101.3	\$219,127	\$216,400		76.0	30.1
Tiffany Roland	94.0	\$221,167	\$235,200		75.4	4.2
VIII Greg Graham	114.9	\$213,732	\$186,000		78.1	46.5
Saavedra-Longino	111.4	\$193,635	\$173,800	89		91.6
Chalom-Chalom	90.5	\$195,836	\$216,400		82.2	-9.6
IX Fisher-Zuzick	134.4	\$165,327	\$123,000		82.3	126.4
Blake Ralston	109.2	\$216,526	\$198,200		77.4	30.2
Denis-Michael Catalano	108.7	\$194,655	\$179,000		73.7	30.6
Albert Serur	99.9	\$152,700	\$152,800		78.9	22.4
Jay Washington	96.3	\$181,367	\$188,400		75.8	47.0
X Evan Holzhauser	139.4	\$207,712	\$149,000		76.0	62.8
London Nelson	121.5	\$130,245	\$107,200		74.8	52.4
Kris Thieme	88.1	\$124,241	\$141,000		81.7	4.1
XI Moswen Taylor	185.9	\$184,383	\$99,200		82.8	125.5
AO-Stenglein	80.6	\$103,506	\$128,400		79.0	10.3
Martin Forshee	62.0	\$85,269	\$137,600		74.4	-22.4
XII San Antonio Latino Division	319.7	\$103,096	\$32,250	100		N/A
Fort Worth Latino Division	285.5	\$184,121	\$64,500	98		N/A
Richardson Latino Division	223.3	\$144,054	\$64,500	98		N/A
Jeremy Rivers	95.5	\$61,588	\$64,500	89		N/A
Gonzalez-Vasu	91.3	\$58,863	\$64,500	95		N/A

CATEGORY I



1
TRAVIS DANIELS
TIONESTA, PA



2
PAM MONETTI
BUNKER HILL, IL



1
DARRELL DOREY
MAHONE BAY, NS



2
JANIS PITTS
MOORINGSPOET, LA



1
LISA BENNETT
ROCKFORD, MI



2
MICHAEL COOPER
DES MOINES, IA

CATEGORY II

CATEGORY III

CATEGORY IV



1
LARRY LOZANO
SAN JOSE, CA



2
GEORGE MURRY
MONTGOMERY, AL



1
MELISSA LIVELY
HEAD OF CHEZZETCOOK, NS



2
RACHEL SHELTON
LAKEWOOD, CO



1
KELLY PENICK
FORT WORTH, TX



2
CRISEIDA HERNANDEZ
KATY, TX

CATEGORY V

CATEGORY VI

CATEGORY VII



1
CURTIS BLAIR
CHICAGO, IL



2
DONNA ALTSHUE
NORMAL, IL

CATEGORY VIII



1
CHERYL COOK
EAST BERLIN, PA

FIRST SIGNED TG



JULIE FREEMAN
WARMINSTER, PA



MICHAEL PALERMO
MANSFIELD, CT

TOP MANAGERS

CATEGORY II



1
DAWN TRUDDEN
DUNLAP, IL

CATEGORY III



1
LACY MARTIN
HUNTSVILLE, TX

INDIVIDUAL REPS: FEBRUARY

Category	Rank	Cards	Obj	% Obj	
I	1	Travis Daniels	1,380	1,288	107.2%
	2	Pam Monetti	1,223	1,348	90.8%
II	1	Darrell Dorey	3,027	1,168	259.2%
	2	Janis Pitts	1,523	1,168	130.4%
	3	George Farenthold	1,238	1,149	107.8%
III	1	Lisa Bennett	1,410	944	149.3%
	2	Michael Cooper	1,065	1,045	102.0%
	3	Timothy Leary	946	1,040	90.9%
IV	1	Larry Lozano	1,317	882	149.4%
	2	George Murry	969	815	118.9%
V	1	Melissa Lively	1,353	700	193.4%
	2	Rachel Shelton	1,123	695	161.6%
	3	Maria Siero	1,155	782	147.7%
VI	1	Kelly Penick	936	577	162.2%
	2	Criseida Hernandez	898	580	154.8%
	3	Barbara Rabelo	501	544	92.1%
VII	1	Curtis Blair	2,954	470	628.9%
	2	Donna Altshue	611	511	119.4%
	3	Jessica Christersson	450	518	86.8%
VIII	1	Cheryl Cook	475	458	103.6%

ALL TIME RECORD: 18,960 Cards

INDIVIDUAL REPS: YTD

Category	Rank	Cards	Obj	% Obj	
I	*1	Travis Daniels	3,594	2,575	139.6%
II	*1	Darrell Dorey	3,409	2,335	146.0%
	2	Janis Pitts	2,921	2,335	125.1%
	3	George Farenthold	2,241	2,298	97.5%
III	*1	Michael Cooper	2,117	2,090	101.3%
	2	Lisa Bennett	1,844	1,888	97.6%
	3	Timothy Leary	1,862	2,081	89.5%
IV	*1	Larry Lozano	1,948	1,763	110.5%
	2	Lisa West	1,643	1,694	97.0%
	3	Cindy Kunce	1,606	1,789	89.8%
V	*1	Maria Siero	2,466	1,564	157.7%
	2	Rachel Shelton	1,919	1,390	138.1%
	3	Melissa Lively	1,589	1,399	113.5%
VI	*1	Kelly Penick	1,870	1,154	162.0%
	2	Criseida Hernandez	1,382	1,160	119.2%
VII	*1	Curtis Blair	3,411	939	363.1%
	2	Jessica Christersson	1,186	1,037	114.4%
	3	Crystal Senour	1,171	1,072	109.3%
VIII	*1	Cheryl Cook	829	917	90.4%

ALL TIME RECORD: 61,879 Cards — DENISE BOWYER

MANAGERS: FEBRUARY

Category	Rank	Cards	Obj	% Obj	
II	1	Dawn Trudden	8,508	5,602	151.9%
	2	Katherine Pratt	5,403	5,183	104.2%
III	1	Lacy Martin	5,495	5,078	108.2%

MANAGERS: YTD

Category	Rank	Cards	Obj	% Obj	
II	*1	Dawn Trudden	12,135	11,204	108.3%
	2	Katherine Pratt	9,746	10,366	94.0%
III	*1	Lacy Martin	11,381	10,156	112.1%

MOST ORIGINAL CARDS GENERATED: YTD

- 1** KATHY PAPPAS 1,160
- 2** JESSICA TREYBICK 1,158
- 3** LARRY LOZANO 1,099



1
KATHY PAPPAS
ROSLYN HARBOR, NY

PUBLIC RELATIONS CATEGORIES ARE AS FOLLOWS

Rep categories I-VIII assigned using an objective of average leads generated last two years, lead card standard or 5,500 leads whichever is greater. To be recognized, Rep must meet 80% of assigned objective.

Manager categories I-III assigned using average lead production last two years for their respective territories. To be recognized, Manager must meet 80% of objective.

WORLD'S GREATEST BONUS

1



JOSHUA DISHONG
\$15,033
S-S-Bendure-Hartwig

2



ALIPATE MAKAU
\$12,860
Steve Friedlander

3



DUNI OLUSEGUN
\$11,111
James Cunningham

4



OLEG NOVITCHII
\$9,946
S-S-Parks-Salvaggi

5



CARMEN ARROYO
\$7,549
Theodore Pappas

FEBRUARY BONUS LEADERS

PAYOUT: \$2,205,288

QUALIFIERS: 4,649

- \$ 15,033 Joshua Dishong
- 12,860 Alipate Makau
- 11,111 Duni Olusegun
- 9,946 Oleg Novitchii
- 7,549 Carmen Arroyo
- 6,934 Kevin Gillum
- 6,538 Michael van Delft
- 5,558 Giorgi Gogidze
- 4,786 Taulant Bane
- 4,734 Arturo Romero
- 4,684 Forouzan Alvani
- 4,550 Cathy Dishong
- 4,531 Harvey Quinn
- 4,450 Roger Fung
- 4,356 Jesse Fullmer
- 4,289 Kelly Jones
- 4,266 Alex Miller
- 4,234 Tjijere Morrow
- 4,203 Travis Carpenter
- 4,173 Hector Cruz
- 4,157 Lily Sakai
- 4,111 Ellen Tuttle
- 4,062 Joseph Hedborn
- 4,036 Max Quasem
- 3,988 Aaron Patt
- 3,856 Sarah Handy
- 3,802 Endy Suriel
- 3,796 Patrycja Grudzinska
- 3,772 Joachim Jean
- 3,754 Richard Sidoti
- 3,752 Muhammed Ashraf
- 3,725 Elaina Vecchio
- 3,680 Kevin Ishikane
- 3,581 Kervin Torres
- 3,557 Bart Barrett
- 3,553 Michael Geyer
- 3,528 Alexandra Longo
- 3,512 Kasali Kotun
- 3,501 Abeni Reynolds
- 3,484 Aref Sayegh
- 3,477 Christopher Rolph
- 3,403 Timothy Mularchuk
- 3,364 Joseph Sarasin
- 3,334 Trace Cary
- 3,321 Elvis Tinaj

- \$ 3,285 Jacqueline Kabluyen
- 3,284 Dina Boghdady
- 3,282 Mike Reed
- 3,273 Milisa McKinney
- 3,267 Maria Parra Ramirez
- 3,250 Luis Gutierrez
- 3,244 Sandra Archer
- 3,241 Alex Smith
- 3,153 Joseph Wilson
- 3,137 Christopher Havener
- 3,136 Viktorious Dugan
- 3,134 Shelby Tulk
- 3,118 Herlin Celicourt
- 3,115 Yolanda Walker
- 3,109 DeAnthony Hartman
- 3,103 Scott Urbanowicz
- 3,100 Peter Barany
- 3,090 Dorota Rusew
- 3,064 Robert Jackson
- 3,060 Sione Maumau
- 2,970 Derrick Mason
- 2,937 Athea Buchanan
- 2,922 Gary Sloccum
- 2,890 Daniel Moshelyuk
- 2,881 Bryan Juskiw
- 2,872 Gideon Azaah
- 2,846 Victor Liu
- 2,844 Andrew Haskins
- 2,838 Shayla Harris
- 2,828 Michael Schulze
- 2,821 Eleanor Powell
- 2,820 Benjamin Ainscough
- 2,805 Matthew Zang
- 2,738 Kristopher Bour
- 2,737 Ivoni Fuimaono
- 2,713 Andi Iftiu
- 2,706 Amanda Kincaid
- 2,694 Sergio Hernandez
- 2,674 Alexandra Boldwyn
- 2,662 Mallory Smith
- 2,653 Deborah Wozniak
- 2,650 Julian Committee
- 2,631 Deanna Peart
- 2,624 Melissa Quinn
- 2,610 Jenny Anderson
- 2,582 Serg Martires

- \$ 2,580 Christina Salvatore
- 2,570 Michele Stewart
- 2,564 Babajide Obashoto
- 2,542 Denis Snyder
- 2,537 Christina Ande
- 2,535 Jennifer Savino
- 2,533 Phi Phan
- 2,501 Gianni Toma
- 2,498 William Murtha
- 2,491 Brien Spier
- 2,475 Lambert McElrath
- 2,441 Trevor Bailey
- 2,440 Daniel Li
- 2,440 Jon Willman
- 2,440 Edon Nevzadi
- 2,412 Tyler Archer
- 2,412 Jennifer Lucero
- 2,400 Edon Nevzadi
- 2,399 Duane Shaw
- 2,397 Chilynn Acevedo
- 2,376 Justin Diaz
- 2,371 Nicholas Davis
- 2,366 Roy Stephens
- 2,364 Gary Sloccum
- 2,358 Kristin Trammer
- 2,344 Aldalyne Aldana Bello
- 2,337 Avery Hearn
- 2,309 Julie Aprahamian
- 2,305 Leanna Sinclair
- 2,298 Kurt Evans
- 2,289 Hans Klink
- 2,275 Ashton Hammond
- 2,252 Andres Liranzo
- 2,236 Juan Camino Canelon
- 2,232 Carlo Trinidad
- 2,228 Matthew Abdo
- 2,211 Cassandra Bryce
- 2,191 Joshua Elkins
- 2,188 Kelly McDonald
- 2,184 Constance Tuiteleleapaga
- 2,176 Bruno Nuro
- 2,172 Juan Nunez
- 2,165 Xander Davis
- 2,162 Victor Romero
- 2,160 Glenn Arakawa
- 2,160 Rachael Glamp

- \$ 2,156 Jacob Wordhouse
- 2,148 Alan Sedaghat
- 2,146 Olalekan Akinnusi
- 2,144 Ashley Mysza
- 2,117 Ryan Parrish
- 2,116 Tyler McKnight
- 2,110 Donald Gregoire
- 2,098 Galvin Hoopes
- 2,085 Bryce Engstrom
- 2,078 Ashley Hutson
- 2,077 Rebecca Amundson
- 2,068 Stacye Tanksley
- 2,055 Ladan Rahbary
- 2,054 Marie Michelle Tidor
- 2,047 Jeffrey Funderburg
- 2,039 Marvelie Sanchez
- 2,037 Insaif Hmaidid
- 2,026 Kashala Guiden
- 2,021 Bertin Mangongo
- 1,994 Weslee Cajeras
- 1,991 Sandra Dumas
- 1,978 Irma Gallardo
- 1,976 Michael Battaglio
- 1,965 Lynn Jenkins
- 1,956 Joshua Hosenbold
- 1,949 Nikolinka Kamburova
- 1,948 Ashton Hammond
- 1,938 Kelechi Anele
- 1,933 Gabriel Rocha
- 1,931 Jimmy Quifille
- 1,927 Russell Siayngco
- 1,926 Joel Trask
- 1,925 Spencer Kozey
- 1,921 David Sedlecky
- 1,919 Samuel Holden
- 1,919 Evelyn Suarez
- 1,913 Cash Sampson
- 1,910 Maher Nahshal
- 1,897 Kyle Johnston
- 1,881 Erica Robertson
- 1,877 Kimbria Bracey
- 1,864 Nelson Radnoty

- \$ 1,858 Hayden Mandrake
- 1,844 Brenna Behan
- 1,843 Mickey Adkins
- 1,842 David Bends
- 1,839 Eric Peyton
- 1,836 Alden Monger
- 1,831 Armita Ghalandar
- 1,830 David Melendrez
- 1,827 Atticus Willklow
- 1,823 Anne List
- 1,816 Douglas Clarke
- 1,816 Massoud Vaziri
- 1,814 Juliya Ostapuyk
- 1,812 Steven Brickman
- 1,806 Victoria Kabluyen
- 1,784 Ireland Sirni
- 1,783 Sterling Tallman
- 1,783 Eric Banks
- 1,776 Henry Jacobs
- 1,772 Jillian Getz
- 1,767 Phoebe He
- 1,763 Jessy Girard
- 1,762 Lucyeni Ortiz
- 1,752 Genesis Rosario
- 1,750 Adam Kidikas
- 1,746 Christopher Gilbert
- 1,746 Michael E Williams
- 1,744 Casey Combs
- 1,739 Mitchell McLaughlin
- 1,730 Scott Florin
- 1,729 Marc Futterweit
- 1,728 Ifeanyi Ufodu
- 1,726 Marc Perrault
- 1,722 Maria Diringier
- 1,717 Susan daCruz
- 1,712 Anthony Salerno
- 1,708 Ronald Spieler
- 1,701 Brandon Campinelli
- 1,701 Devin Finley
- 1,700 Nauleni Tuionetoea
- 1,694 Joseph Michelin
- 1,691 Cassandra Smith
- 1,676 Jonathan Rindt
- 1,675 Aspen Bell
- 1,673 Roberto Samano Diaz
- 1,671 Mark Lomonaco

- \$ 1,670 Shirly Palacios
- 1,656 Adrienne Bragas
- 1,654 Jehieli Estudillo-Nunez
- 1,651 Paul Pestian
- 1,648 Hany Mikhail
- 1,645 Peter Kaplanis
- 1,645 Luigis Almanzar
- 1,645 Andrew Brown
- 1,642 Edwin Lapitan
- 1,638 Samisoni Koloa
- 1,636 Colin Ghee
- 1,636 Kenisha Liggins
- 1,633 Lebert McBean
- 1,630 Jordan Siudy
- 1,630 Escarling Urena De Veloz
- 1,629 Scott Whitford
- 1,617 Kearra Harris
- 1,607 Ben Piper
- 1,607 Franivan Nieto
- 1,603 Manique Sala
- 1,602 Jordan Miller
- 1,599 Andrea D Owens
- 1,591 Amber J Smith
- 1,590 Ezekiel Joseph
- 1,581 Jillian Arshadi
- 1,572 Dustin Edgell
- 1,566 Farnaz Fotovat Ahmadi
- 1,555 Andre Taylor
- 1,549 Joshua Goodman
- 1,547 Takiyah Smith
- 1,544 Isaac Fuentes
- 1,542 Ian Pickett
- 1,530 Sarah Walter
- 1,530 Brittany Ketner
- 1,530 Agnieszka Kuspier
- 1,529 Mark Diskin
- 1,529 Luis Soriano
- 1,524 Harry Ramirez
- 1,523 Aisha Ahmad
- 1,518 Preeti Sahgal
- 1,517 Frederick Cole
- 1,515 Tani Small
- 1,508 Justin Sherman
- 1,507 Jonathan Collins
- 1,507 Romal Omid

- \$ 1,505 Omoyiwola Akinfolarin
- 1,504 Derek Sutherlin
- 1,504 Anne Banco
- 1,504 George Ray
- 1,502 Timothy King
- 1,500 Kettia Simon
- 1,499 Anna Mirzaee
- 1,498 Sharon Briscoe
- 1,498 Zachary Lezynski
- 1,497 Richard Millington
- 1,496 Samantha Garcia
- 1,496 Joey Kennedy
- 1,495 Yoseiin Michelena
- 1,494 Amy Shui
- 1,491 Robert Martik
- 1,490 Brent Henderson
- 1,487 Susana Vargas
- 1,481 Damon Stroup
- 1,476 Jessica Specht
- 1,473 Katherine Taylor
- 1,465 Whitney Dotson
- 1,465 Brett Jacob
- 1,458 Brett Cummings
- 1,457 Alvaro Uribe Gonzalez
- 1,457 Jehieli Estudillo-Nunez
- 1,457 Stephen Davis
- 1,452 Jarrel Sawyers
- 1,448 Beau Cullen
- 1,442 Amber Wade
- 1,439 Christopher McGlynn
- 1,434 Jackeline Rivera
- 1,432 Alain Laroche
- 1,429 Shanna Eller
- 1,429 Stefan Wells
- 1,423 Christopher Bentley
- 1,422 Priscilla Molina
- 1,417 Tammie Sullivan
- 1,419 Jon Golin
- 1,415 Alexis Hawkins
- 1,414 Richard Carter
- 1,410 Kevin Wilson
- 1,408 Gabrielle Kolar
- 1,407 Kenson Delva
- 1,406 Donald Wolak
- 1,406 Nolan Burke
- 1,405 Ashkan Khoshmagham
- 1,402 Joshua Jahnish-Maltese
- 1,402 Vyacheslav Vasilenko

- \$ 1,402 David Pagano
- 1,401 Tony Georges
- 1,399 Andrea Schmitt
- 1,399 Richard Whyte
- 1,397 Anthony Adams
- 1,393 Tyler Stewart
- 1,391 David Hurst
- 1,391 Marc Dorceus
- 1,390 Lisa Richardson
- 1,387 Richard Meier
- 1,385 Malcolm Howard
- 1,384 Julia McLaughlin
- 1,383 Kevin Duncan
- 1,380 Jalen Holmes
- 1,380 Paige Foley
- 1,379 Asata Walker
- 1,379 Olivia Pitre
- 1,377 Melissa Losk
- 1,372 Evelyn Howell
- 1,371 Carly Ferraro
- 1,366 Ethan Pfeifer
- 1,357 Clint Jacob
- 1,355 Melinda Skinner
- 1,351 Joshua Wang
- 1,348 Logan Klink
- 1,348 David Schanuel
- 1,345 Jonathan Ballard
- 1,342 Angellese Camacho
- 1,341 Jeanine Reighn
- 1,338 Jesse Briscoe
- 1,338 Wilhelmina Ageyi
- 1,331 Jabari Thompson
- 1,330 Kwabena Antwi
- 1,330 Robert Furman
- 1,329 Tobe Pope
- 1,327 Malcolm King
- 1,317 Shawn Lewicki
- 1,316 Alexander Roberts
- 1,313 Justin Campbell
- 1,309 Christopher Short
- 1,309 Walna Allen
- 1,308 Gavin Gavazzi
- 1,302 Marcus Pettigrew
- 1,297 Jeffery May
- 1,297 Brooke Evetts
- 1,295 Holli Allien
- 1,293 Steven Counts
- 1,292 John Mastroianni
- 1,289 John Lamere

- \$ 1,288 Timothy Flynn
- 1,288 Jeremy Davis
- 1,285 Diego Cordeiro
- 1,280 Michele Faul
- 1,278 Kristi Basho
- 1,277 Marvin Gonzalez
- 1,276 Meenakshi Chavis
- 1,274 Akinyemi Akinseye
- 1,271 Mohammed Chowdhury
- 1,271 Brock Lampee
- 1,268 Omar Hashimi
- 1,263 Jay Maska
- 1,262 Troy Plummer
- 1,260 Paolo D'Andrea
- 1,252 Madelyn Sanders
- 1,249 Oliany Matos Abella
- 1,247 Brittmarie Yarian
- 1,246 Atiya Bell
- 1,246 Erin Gonzalez
- 1,242 Robert Houston
- 1,237 Joshua Yurinko
- 1,235 David Bilotti
- 1,234 Jozef Tinaj
- 1,233 Adwiga Martins
- 1,229 Tennifer Mather
- 1,227 Kyle Cooley
- 1,226 Daniel Hensley
- 1,225 Nicholas Trifari
- 1,224 Evan Lee
- 1,218 Lincoln Dziekonski
- 1,217 Mario Montes Santiago
- 1,217 Axel Orocho
- 1,216 Robert Tappy
- 1,213 Bryan Froneyberger
- 1,213 Amber Thompson
- 1,212 Mikka Imhof
- 1,212 Mary Franklin
- 1,211 Sarah Linden
- 1,209 Cameron Ontko
- 1,207 Elba Diaz
- 1,206 Mohamad Wael Taher
- 1,205 Kimberly Devera
- 1,204 Jennifer Anthes
- 1,204 Garrett Salem
- 1,203 Aistis Brilinkevicius
- 1,201 Aubrie Ray
- 1,201 Robbin Shefski
- 1,198 Guy Simpson

- \$ 1,197 Alyssa Libby
- 1,196 Daniel Plourde
- 1,195 Abigail Aboaba
- 1,193 Christopher Fenwick
- 1,193 Andreja Boensch
- 1,190 Ruben Terrero
- 1,190 Montana Hanson
- 1,190 Betania Maury Cermeno
- 1,188 Melanie Dawson
- 1,182 Sonya Tamarchenko
- 1,181 Eddie Pourjalali
- 1,178 Angelique Piquion
- 1,176 Matthew O'Rourke
- 1,172 Colleen Kopycienski
- 1,172 Chandler Hill
- 1,172 Heath Sheridan
- 1,170 Miguel Godoy Sarmiento
- 1,170 Kara Roenspices
- 1,168 VaShawn Nelson
- 1,167 Daniel Bean
- 1,165 Leonardo Perez
- 1,164 Derron Alexander
- 1,163 Mason Duty
- 1,159 Sasha Bilida
- 1,155 Josmar Maneiro Antunez
- 1,155 Antoinette Honorat
- 1,150 Anthony Williams
- 1,138 Jusem Hajali
- 1,136 Patrick Guthrie
- 1,136 Newton Cordeiro
- 1,130 Luis Chaumer
- 1,127 Bryon Eddinger
- 1,127 Mary Holden
- 1,126 Mahdi Wade
- 1,125 Ivonne Leon Viviescas
- 1,121 Breann Hoenig
- 1,121 Igor Melcharek
- 1,121 Christopher Burkholder
- 1,120 Skay Nusenu
- 1,118 Matthew Hoapili
- 1,115 Christian McDonald
- 1,114 Jessie Holland
- 1,114 Katherine Ortega
- 1,113 Ryan Vance
- 1,113 Adalberto Paz

- \$ 1,113 Marcos Mendoza Cedeño
- 1,111 Alanna Williams
- 1,110 Priscilla Blanco
- 1,110 Muyatwa Mudenda
- 1,108 Tyler Menge
- 1,108 Mike Mangaoang
- 1,108 Ahmed Elagrab
- 1,107 Ross Ewen
- 1,107 Rodger Patrick Labadan
- 1,107 Charles Belt
- 1,106 David Rigney
- 1,103 Betsy Adney
- 1,102 David Levine
- 1,102 Alexis De Santi
- 1,099 Edgar Santamaria Tovar
- 1,099 Tyler Church
- 1,098 Jacob Williams
- 1,097 Robert Taupau
- 1,096 Nathanael Fullem
- 1,096 Michael Arnold
- 1,093 Alex Clark
- 1,092 Jessica Olandria
- 1,091 John Orr
- 1,089 Anthony DiPalma
- 1,089 Sever Pena
- 1,086 Amie Kallweit
- 1,086 Brandi Robinson
- 1,084 Bianca Biagioni
- 1,083 Benjamin Sulcer
- 1,082 Leilani Limas
- 1,082 Truman Falkner
- 1,080 David Winker
- 1,077 Jaclyn Payne
- 1,077 Noah Santa Cruz
- 1,076 Aaron Luczak
- 1,074 Stephanie Dunbar
- 1,072 Brandon Brown
- 1,071 Carl Marinaccio
- 1,069 Michele Cruz
- 1,069 Leonard Westfall
- 1,068 Joshua Notte
- 1,068 Michael Locke
- 1,067 Mitchell Jeremiah
- 1,066 Ryan Clawson
- 1,065 Renelle Miller
- 1,064 Hannah Bradley
- 1,064 Cathleen Hairston

- \$ 1,063 Joshua Liwosz
- 1,063 Maria Hernandez
- 1,060 Kauatoa Makau
- 1,059 Jorge Toribio
- 1,058 Ryan Jarvie
- 1,057 Laura Knopf
- 1,050 Elio Gomez
- 1,049 Arthur Thomas
- 1,049 Rezwan Choudhury
- 1,045 Eli Lobo Gonzalez
- 1,045 Kimberly Alston
- 1,043 Paramjit Sangha
- 1,042 Kenia Youngblood
- 1,041 Horace Johnson
- 1,039 Blair Sheppard
- 1,038 Tonyel Tibbs
- 1,037 James Maloney
- 1,037 Alioune Sy
- 1,036 Robert Roddini
- 1,035 Julia Loboda
- 1,035 Andrew Jeans
- 1,033 Steffanie Sainato
- 1,031 Ariel McAlister
- 1,029 Richard Bentley
- 1,028 Wilmeury Castro
- 1,027 Vicki Henderson
- 1,027 Armando Rivera
- 1,025 Dain Bowen
- 1,022 Jovencio Sales
- 1,021 Katherine Dorrah
- 1,020 Julia Peci
- 1,019 Cory McDaniel
- 1,014 Epifania Segovia Barreto
- 1,013 Pranvera Kelmendi
- 1,012 Kayla Whipp
- 1,011 Nathan Hunt
- 1,011 Jordan Hamrick
- 1,011 Anthony Greco
- 1,009 Magaly Una
- 1,009 Sara Wohlford
- 1,009 Shahriar Mohammadi
- 1,006 Barbara King
- 1,004 Taijah Bailey
- 1,004 Keyonta Rawls
- 1,002 Carolyn George
- 1,000 Kathryn Grant

LEADERSHIP BONUS

1



PAUL SMITH

\$20,489
Zach Hart

2



DARRELL ASBELL

\$18,331
AO

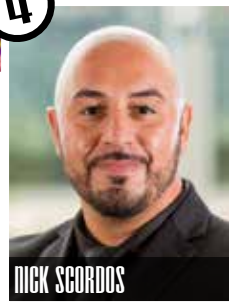
3



MARK NEILSON

\$18,289
AO

4



NICK SCORDOS

\$17,364
Zach Hart

5



JOSHUA OLIN

\$17,260
AO

FEBRUARY BONUS LEADERS

PAYOUT: **\$1,486,450**

QUALIFIERS: **845**

- \$ 20,489** Paul Smith
- 18,331** Darrell Asbell
- 18,289** Mark Neilson
- 17,364** Nick Scordos
- 17,260** Joshua Olin
- 17,032** Joe Lewo
- 15,614** Jeffrey Espinal
- 13,883** Eric Thompson
- 13,294** Bobby Gujral
- 12,065** Joseph Tomanovich
- 11,668** David Carpenter
- 11,461** Andrew Bishop
- 11,044** Carmen Pena Guedez
- 11,004** Edward DeFurio
- 10,625** Ian Rouleau
- 10,393** Jean Romero Capote
- 10,140** Levar Morgan
- 9,900** Ashley Clarke
- 9,701** Ryan Stenglein
- 9,580** Rafael Medina
- 9,495** Reynolds Akuamoa
- 8,790** Bobby Park
- 8,434** Blake Higuchi
- 8,057** Clint Perry
- 8,051** Mike Paragiou
- 7,982** Luay Ghawi
- 7,906** Mark Bernsdorff
- 7,743** Duane Shaw
- 7,694** Sara Vaz
- 7,530** Adrienne Bragas
- 7,429** Arif Hajro
- 7,208** Clayton Slaughter
- 7,206** Michael Burningham
- 7,119** Brandon Biskie
- 6,949** Astrid Castrillon
- 6,939** Patrycja Grudzinska
- 6,935** Michael Mandella
- 6,797** Eric Banks
- 6,763** Cody Gardner
- 6,687** Klyo Vidal
- 6,669** Doris Martinez Garcia
- 6,608** Matthew Turnquist
- 6,410** Ed-Maggie Myrthil
- 6,270** Jason Bratin
- 6,200** Harold Durana
- 6,196** Mariam Shahid

- \$ 6,177** Alfredo Garcia
- 6,073** Christian Gocjaj
- 6,056** Justin Diaz
- 6,050** Derek Foore
- 5,847** Daniel Perkins
- 5,840** Keeland Bryant
- 5,832** Jake Gelb
- 5,797** Jean M Joseph
- 5,764** Alex Kae
- 5,760** James Fangmann
- 5,832** Jake Gelb
- 5,616** Robert Jackson
- 5,586** James Sordan
- 5,561** William Parmeter
- 5,548** Matthew Conrad
- 5,497** Tiffany Babin-Washington
- 5,489** Gary Slocum
- 5,482** Phillip Waisman
- 5,470** Stephen Jeung
- 5,407** Daniel Pacheco
- 5,378** Ryan Wilson
- 5,378** Tony Geer
- 5,254** Alan Sedaghat
- 5,247** Bruce Viaje
- 5,217** Daniel Prinzo
- 5,130** Timothy Bugge
- 5,070** Mark Lahijani
- 5,010** Daryl Graham
- 5,006** Rachel Brown
- 4,972** Ryan Crawford
- 4,936** Moriah Chandler
- 4,896** Darez Meriwether
- 4,886** Travis Picklesimer
- 4,865** Kingsley Hansen
- 4,854** David Wang
- 4,769** Jovanie Scarlett
- 4,750** Zach Otto
- 4,720** Marisa Willgruber
- 4,552** Jenny Kim
- 4,539** Jenna Grula
- 4,513** Jesse Fullmer
- 4,499** Andrew Hynan
- 4,497** Edward Leon
- 4,491** Peter Gabranski
- 4,490** Omar Billy

- \$ 4,482** Steven King
- 4,450** Darrin Roberts
- 4,272** Samuel Artziz
- 4,198** Ashley Rust
- 4,112** Ronald Rivera
- 4,106** Steven Warner
- 4,027** Zachary Zanotta
- 3,989** Shahab Mahdaveinejad
- 3,955** Selma Ogresovic
- 3,950** Ryan Witham
- 3,945** Rita Rider
- 3,894** Ryan Fickert
- 3,851** Joshua Jackson
- 3,850** Martin Salavec
- 3,843** Anthony Almeida
- 3,840** Walter Icaza
- 3,787** Brandon Summerton
- 3,774** Christopher Ross
- 3,769** Jesse Rennich
- 3,766** Troy Williams
- 3,744** Donald DeVoise
- 3,730** John Hartin
- 3,726** Aaron Piotrowski
- 3,573** Anton Ljuljdiraj
- 3,531** Paul Samra
- 3,521** Romal Omid
- 3,520** Adel Al Choufi Naim
- 3,496** Brent Bowling
- 3,485** Jonathan Da-Al
- 3,466** Chilynn Acevedo
- 3,422** Saury Espallat
- 3,419** Jillian Getz
- 3,411** Andrew McAllister
- 3,397** John Vacca
- 3,380** Jorge Fazliu
- 3,373** Elyse Bryan
- 3,345** Jessica Chang
- 3,342** Taleb Jammoul Hajali
- 3,330** Timothy Welsh
- 3,326** Kimberly Hamilton
- 3,321** Aaron Parks
- 3,293** Joseph Rotolo
- 3,277** Erin Allen
- 3,270** Jeffery Thiel
- 3,254** Carlo Buhay
- 3,230** Alec Seibold

- \$ 3,225** Jeremy Hollister
- 3,218** Justin Sutton
- 3,209** Britton Costa
- 3,200** Michael Clemente
- 3,186** Antonino Taormina
- 3,185** Stella Roznovan
- 3,174** Noah Schultz
- 3,162** Behrad Baghbanian
- 3,148** Anthony Chinaglia
- 3,138** Sean Shephard
- 3,053** Thor Leighton
- 3,043** Kevin Appasamy
- 3,035** Bobby Hamilton
- 3,010** Michael McKiernan
- 3,006** Corey Helly
- 2,985** Mark Lomonaco
- 2,966** Eric Snyder
- 2,958** Meaghan Krecsko
- 2,937** Matthew Hudlin
- 2,914** Melinda Skinner
- 2,908** Krystal Walters
- 2,881** Preston Klutz
- 2,878** Brandon Eck
- 2,875** Nabil Atallah
- 2,864** Yussuf El-Zein
- 2,856** Mario Hajro
- 2,854** Chris La Fond
- 2,851** Vincent Massari
- 2,829** Patrick McKeown
- 2,812** Daniel Umbertovne
- 2,808** Diego Vargas
- 2,796** Jeremiah Russin
- 2,785** Christie Jauch
- 2,775** Jorge Toribio
- 2,766** George Shafiek
- 2,763** Joshua Egyud
- 2,728** Adam Wheeler
- 2,711** Daniel Orr
- 2,681** Phi Phan
- 2,676** Michael Gerstein
- 2,675** Tanner Duy
- 2,668** Matthew Ward
- 2,663** Myaa Fallon
- 2,655** Devon Chapman
- 2,651** Mauro Capozucca

- \$ 2,646** Zachary Poker
- 2,635** Kamal Tayyib
- 2,600** Michelle Olivo
- 2,600** Adrain Alfred
- 2,600** Arcelia Zizumbo
- 2,597** Michael Barlettano
- 2,590** Adam Schaefer
- 2,581** Raul Angulo
- 2,567** David Stuart
- 2,546** Ariana Jones
- 2,545** Danielle Morales
- 2,545** Jeff Wentworth
- 2,537** Nicki Griffiths
- 2,531** Elias Boles
- 2,526** John Catalano
- 2,509** Doron Freud
- 2,493** Elijah Brown
- 2,487** Sarah Handy
- 2,469** Slavita Hut
- 2,455** Jesus Parra
- 2,453** Kelly Ekker
- 2,450** Steven Dell
- 2,432** Matthew Dawson
- 2,413** Michael Cirelli
- 2,412** Andrew Haskins
- 2,412** Roxie Soto
- 2,401** Mayra Robles
- 2,392** Tiffani Tavormina
- 2,378** Gabriela Sime
- 2,376** Alipate Makaui
- 2,372** Maria Bonilla Borrego
- 2,365** Alberto Alcalá
- 2,361** Dylan Jackson
- 2,340** Sergio Carta
- 2,337** Paul Kelly
- 2,324** Adam Kidikas
- 2,294** Dean Thebeau
- 2,281** Alexis Pineiro
- 2,274** Dustin Dunbar
- 2,251** Nakita Fortin
- 2,227** Michael Sertz
- 2,214** Brian Jerome
- 2,209** Michael Mamalakis
- 2,203** Gregory Rudolph
- 2,168** David Duddy
- 2,147** Terry Powers

- \$ 2,121** Sean Brannan
- 2,116** Brenda Fox
- 2,109** Evan Donoghue
- 2,103** Shantayia Williams
- 2,077** Regina Koonce
- 2,077** Michelle Gould
- 2,067** Stephen Coons
- 2,064** Max Akers
- 2,060** Darius Rowan
- 2,054** Taurean Flournoy
- 2,038** Chase Miller
- 2,033** Erika Walker
- 2,030** Alyssa Libby
- 2,028** Matthew Sutton
- 2,028** Crystal Vairetta
- 1,989** Christopher Hintz
- 1,981** Marsei Hogan
- 1,979** Joy Vann-Austin
- 1,977** Travis Vaughn
- 1,968** Morgan Lobello
- 1,955** Chad Boskat
- 1,951** Lauren Coyne
- 1,944** William Thomas
- 1,890** Bowen Sweeney
- 1,882** Francis Ingulli
- 1,880** Adianez Rodriguez
- 1,856** Todd Speciale
- 1,856** Phillip Rigoli
- 1,851** Joshua Wang
- 1,829** Sione Maumau
- 1,825** Mele Makaui
- 1,820** Mohamed Shogar
- 1,780** Weslee Cajeras
- 1,776** Aaron Parsons
- 1,774** Jennylyn Militante-Radnoty
- 1,766** Kendall Wilson
- 1,754** Veronica Coval
- 1,749** Benjamin Kesterson
- 1,737** Christopher Bungay
- 1,713** Jesse Doherty
- 1,697** Zachery Kertulis
- 1,694** Jeffrey Hall
- 1,686** Travis Kovach
- 1,682** Patrick Donovan
- 1,679** Kristina Joachim

- \$ 1,667** William Benline
- 1,667** Matthew Diulus
- 1,666** Rex Munsey
- 1,657** Dina Boghdady
- 1,652** Ransey Vazquez
- 1,651** Jacob Russell
- 1,601** Ryan McIntosh
- 1,585** Giovanni Diduro
- 1,576** Roy Stephens
- 1,563** Amr Shater
- 1,561** Marissa Tam
- 1,552** Kevin Butchino
- 1,552** Lalitha Janardhanan
- 1,547** Leonardo Alsina
- 1,546** Nicole Preston
- 1,541** Scott Wheeler
- 1,534** Anthony Marsella
- 1,526** Daniel G Johnson
- 1,521** Montana Hanson
- 1,521** David C Williams
- 1,515** Cara DeFiore
- 1,507** DeShawn Moore
- 1,506** Mickey Adkins
- 1,499** Patricia Fischer
- 1,494** Joseph Kanaan
- 1,482** Steve Svendson
- 1,469** Austin Macias
- 1,460** Roger Fredericks
- 1,442** Hasan Ghazal
- 1,439** Norvi Belisario
- 1,432** Colin Ghee
- 1,411** Elazar Roco
- 1,406** Brody Maughan-Evanson
- 1,405** Joseph McCallister
- 1,394** Jordan Stelzer
- 1,391** Anizabeth Parra Gonzalez
- 1,390** Conor Markins

- \$ 1,388** Joshua Goodman
- 1,385** Adem Abdula
- 1,381** Victor Holmes
- 1,379** April Baxter
- 1,379** Bretta Cummings
- 1,361** James Sherwood
- 1,360** Fatima Jaguros
- 1,357** Eyad Awdi
- 1,357** Kelly Schoenherr
- 1,347** Nicholas Chuma
- 1,342** Jessie Holland
- 1,336** Johnny Fuller
- 1,330** Kade Beck
- 1,328** Craig Stropf
- 1,303** Michael Battaglio
- 1,303** Raul Rojas
- 1,302** Ryan Hall
- 1,291** Tina Janti
- 1,275** Lee Jeffers
- 1,274** Dianka Blash
- 1,270** Alfred Broadway
- 1,264** Shavonne Grant
- 1,257** Christopher Rolph
- 1,249** Carmen Arroyo
- 1,239** Toni-Ann Allen
- 1,229** Jennifer Lucero
- 1,225** Evan Stewart
- 1,219** Kwabena Antwi
- 1,218** Laura Graham
- 1,213** Angel Contreras
- 1,209** Peter Kwiatkowski
- 1,197** Tomarus Burks
- 1,185** Hisham Tabak
- 1,180** Derrick Davenport
- 1,174** Lorena Barriere
- 1,165** Muzit Berhe
- 1,156** Chris McFoy
- 1,143** Jessica Davis
- 1,142** Jorge Caridad

- \$ 1,141** Manique Sala
- 1,137** Jasmyn Norris
- 1,135** Katie Stahulak
- 1,115** Justin Lowe
- 1,112** Marc Albo
- 1,100** Edgar Gonzalez Montesino
- 1,096** Athea Buchanan
- 1,085** Tahir Quintero Bonilla
- 1,078** Jonathan Asi
- 1,072** Siddhant Satoskar
- 1,066** Tyler Worstell
- 1,066** Jonathan Jones
- 1,064** Ahmed Kassem
- 1,062** Jessica Santamarina
- 1,061** Luc Do
- 1,055** Matthew Hunsberger
- 1,035** Charles Son
- 1,032** Oyindamola Falegan
- 1,030** Nafic Djendji Abdel Khalek
- 1,026** Tyler Boulden
- 1,025** Zackarea Hakim
- 1,015** Seth Frisby-Jack
- 1,008** Averigh Speciale
- 995** Jared Guglielmino
- 994** Pedro Lemos
- 993** Ameenah Little
- 991** Matthew McDowell
- 989** Tyler Church
- 986** Louis Chiappetta
- 985** Nicole Herrin
- 980** John Santosuosso
- 978** Victoria Lindner
- 975** Isaac Fuentes
- 973** Eno Iftiu
- 971** Katy Rivera
- 965** Michael Botond
- 964** Kasali Kotun

- \$ 964** Armando Aiello
- 959** Divianna Garcia
- 957** Michael Ezeafulukwe
- 951** Charles Ferrari
- 949** Arturo Romero
- 938** Funmilola Elumade
- 938** Nathan Stuck
- 933** Meloni Montoya
- 925** Danisabel Rodriguez
- 924** Mark Banks
- 923** Beau Minnick
- 916** Venus Grier
- 916** Asad Ahmed
- 911** Holly Bonhorst
- 904** Ahmed Kassem
- 894** Ruben Cortez
- 893** Linda Marquez
- 891** Justin Rydzziel
- 891** Ryan Jarvie
- 889** Sean Byler
- 889** Avion Johnson
- 883** Marcus Moody
- 883** Steven Sparkes
- 881** Cole Hatfield
- 880** Tracy Cutler
- 874** Jimmy Quifille
- 868** Andrea D Owens
- 865** Tami Chaimov
- 859** Christopher Rantanes
- 858** Christopher McGlynn
- 853** Lindsey Dettwiller
- 852** James Franklin
- 843** Kevin Lauterbach
- 836** Carlos Iraheta Barrientos
- 833** Tanner West
- 820** Eric Caballero
- 819** Casey Kunash
- 815** Alex Grushko
- 813** Marie Campbell

- \$ 807** Patrick Minto
- 798** Carey Hartman
- 792** Daniel Ramirez
- 785** Jhonatan Quintero
- 784** Michael Russo
- 774** Jennifer Jantzen
- 772** Paul Zuzick
- 770** Mavrick Fredericks
- 767** Adalberto Paz
- 764** Cartiza Rojas
- 763** Nairobi Contreras
- 762** Tammy Gawron
- 761** Joseph Michelin
- 760** Iv Menache
- 756** Amanda Peterson
- 753** Anne List
- 750** Scott Saxton
- 738** Shane Valentine
- 736** Cyan Kissinger
- 726** Matthew Cartwright
- 725** Gregory Caldwell
- 725** Kirsten Puhl
- 722** Anthony Spataro
- 715** Christopher P Filline
- 712** Deborah Noga
- 711** Zachary McCormack
- 686** Zlata Titova
- 686** Afolasade Aboyade-Cole
- 684** Alexandra Jaeger
- 681** Brittmarie Yarian
- 672** Alexis Hawkins
- 670** Victor Romero
- 664** Kevin Wyatt
- 662** Rana Shirer
- 662** Timothy Wilson
- 661** Alejandro Sanchez Rios
- 659** Cody Langston

- \$ 648** John Nieves
- 637** Bryan Juskiw
- 637** Tichina Haughton
- 633** Ruben Terrero
- 625** Mark Auvil
- 624** Michael Sherwood
- 616** Luis Velasquez
- 615** Logan Klink
- 595** Marvin Gonzalez
- 594** Sky Plunkett
- 587** Monica Montgomery
- 586** David Rigney
- 584** Ngan Pham
- 584** Richard Tabanji
- 580** Richard Phaturos
- 579** Jacob Kakos
- 570** Rachael Glamp
- 569** Kenan Hyseni
- 565** Corey Hallam
- 564** Julian Navalta
- 562** Alma Lozano
- 553** Melinda-Rae Lyse
- 546** Richard Zuccato
- 534** Danial Arif
- 532** Charles Coleman
- 528** Andi Iftiu
- 523** Rodney Williams
- 520** Altina Arakelian
- 519** James Marks
- 517** Trevor Albritton
- 514** Sean Smith
- 512** Jeffrey Tillman
- 512** Paula Thompson
- 504** Maurice Coleman
- 502** Michael Russin



RGA LEADERSHIP BONUS



MARK NEILSON
\$45,548
AO



JOSHUA OLIN
\$31,634
AO

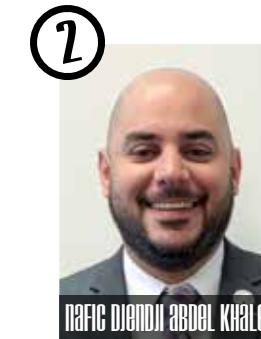


TODD SPECIALE
\$30,994
Henderson-Locker

SA/YA DIRECT CODE FIELD TRAINING BONUS



MORIAH CHANDLER
\$9,310
Henderson-Locker



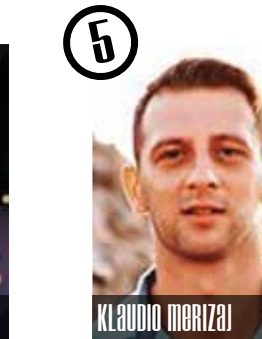
NAFIC DJENDJI ABDEL KHALEK
\$6,977
Jesus Romero



HELGI BISTOCHETT NAVARRO
\$5,828
Richardson Latino Division



GIANNI TOMA
\$5,469
Zach Hart



KLAUDIO MERIZAJ
\$5,130
AO

FEBRUARY BONUS LEADERS

PAYOUT: \$818,109

QUALIFIERS: 173

\$ 45,548	Mark Neilson	\$ 7,851	Jeffrey Hall	\$ 4,753	Ronald Rivera	\$ 2,705	Michael Gerstein	\$ 1,736	Joshua Jackson	\$ 1,003	David Rigney
31,634	Joshua Olin	7,736	Mario Hajro	4,461	Shahab Mahdaveinejad	2,665	Amr Shater	1,701	Joshua Williams	989	Andrew Chambers
30,994	Todd Speciale	7,116	Gregory Rudolph	4,437	Clayton Slaughter	2,651	Jeffery Thiel	986	Raul Rojas	960	Raul Rojas
26,727	Reynolds Akuamoa	6,937	Sokol Fazliu	4,406	Bobby Park	2,649	Jonathan Phillips	929	Tommy Conard	929	Tommy Conard
22,671	Kimberly Hamilton	6,758	Matthew Turnquist	4,397	Tony Geer	2,643	Michael Russo	929	Omar Billy	894	Omar Billy
20,754	Darcy Schrieber	6,576	Mike Paragiou	4,381	Eric Thompson	2,587	Doron Freud	894	David Duddy	894	David Duddy
20,264	Tahis Quintero Bonilla	6,565	Elias Boles	4,341	Alexandra Graham	2,577	Luay Ghawi	892	Patrick Donovan	839	Patrick Donovan
19,566	Robert Janev	6,018	Patricia Fischer	4,248	Mark Lahijani	2,434	Bruce Viaje	839	Jessie Holland	831	Jessie Holland
18,440	Ryan Fickert	6,002	Sergio Carta	4,062	Clint Perry	2,430	Marissa Neff	804	Stephen Jeung	804	Stephen Jeung
16,236	Bobby Gujral	5,585	Brandon Baker	4,047	Michael Burningham	2,413	Gary Slocum	804	Oscar Cardoza	800	Oscar Cardoza
16,194	Walter Icaza	5,570	Matthew Conrad	4,026	Gabriela Sime	2,381	Mark Bernsdorff	800	Matthew Hudlin	800	Erin Allen
14,670	Justin Adams	5,501	Kaitlyn Brandt	3,907	Tim McAdams	2,340	Stella Roznovan	793	Tyler Worstell	793	Tyler Worstell
13,932	Matthew Diulus	5,450	Jeffrey Espinal	3,761	Samantha Ralston	2,291	Magda Figueiredo	778	Shalom Chaimov	778	Shalom Chaimov
13,462	Scott Wheeler	5,448	Michael Russin	3,590	Levar Morgan	2,273	Jason Bratin	758	Bryson McCleary	737	Thomas J Vena
13,145	Britton Costa	5,351	Anita Ferris	3,562	Sara Vaz	2,238	Mike Allen	713	Alexis Gomez	696	Lauren Coyne
12,416	Andy Batten	5,316	Brody	3,509	Adam Kidikas	2,195	Aaron Parsons	681	Patrice Franklin	652	Trace Johnson
12,378	Randall Cook		Maughan-Evanson	3,408	Alipate Makaui	2,195	Alma Lozano	649	Michael Clemente	649	Michael Clemente
12,165	Corey Helly	5,313	Paul Smith	3,080	Jessica Santamarina	2,050	Kevin McGrath	641	Ryan McIntosh	576	Ryan Wilson
11,787	Brent Bowling	5,256	Ashley Clarke	3,070	Amanda Peterson	1,988	Andrew Hynan	574	Astrid Castrillon		
10,042	Joseph Gojcaj	5,184	Cody Gardner	2,997	Kelly Ekker	1,976	Alex Kae				
10,020	Christopher Hintz	5,120	David Carpenter	2,988	Charles Ferrari	1,957	Maria Montoya				
9,951	Ryan Stenglein	5,084	Ryan Hall	2,972	Michael McKiernan	1,884	Jeffrey von Kienast				
8,766	Chris La Fond	5,083	Bobby Hamilton	2,937	Brandon Summerton	1,867	Ashley Wenning				
8,440	James Sodan	5,031	Patrick Knouse	2,907	Tyler Boulden	1,844	Jonathan Da-Al				
8,111	Joseph Tomanovich	5,009	Alberto Alcalá	2,902	Juan Olvera	1,826	Justin Sutton				
7,911	Jenny Kim	4,880	Zach Otto	2,877	Paul Kelly	1,819	Evan Donoghue				
7,859	Alexis Naranjo	4,840	Joshua Dishong	2,833	Michael Battaglio	1,782	Michael Cirelli				



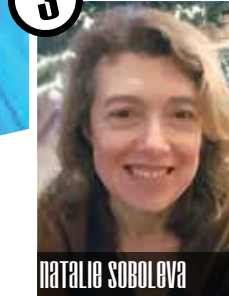

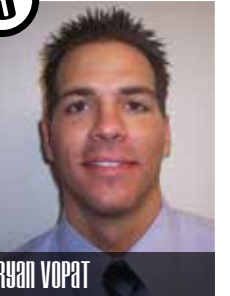
FEBRUARY BONUS LEADERS

PAYOUT: \$463,090

QUALIFIERS: 712

\$ 9,310	Moriah Chandler	\$ 1,899	Christian Ramaj	\$ 1,396	Adrian Horsham	\$ 1,060	Robert Hardy	\$ 792	Ryan Reutenauer	\$ 644	Jessica Rosenberg
6,977	Nafic Djendji Abdel Khalek	1,890	Fouad Gerges	1,396	Josh Spence	1,039	Alex Grushko	789	Evan Reid	640	John Orr
5,828	Helgi Bistochett Navarro	1,872	Michael Geyer	1,392	Ashley O'Donal	1,037	Nikki Chan	788	Matthew Hunsberger	640	Mary Franklin
5,469	Gianni Toma	1,868	Raiq Hussain	1,357	Yelitz Dominguez	1,031	Luis Guzman Millan	784	Miliama Vavae	636	Nina Blackmon
5,130	Klaudio Merizaj	1,863	Venus Grier	1,357	Sheryl Garmendia	1,030	Taleb Jammoul Hajali	773	Christy Anderson	630	Daniella Torres
4,403	David Hurst	1,857	Andrea Caridad Perez	1,356	Jonathan Conner	1,019	Adianez Rodriguez	771	Jennifer Harris	629	Austin Rockall
4,257	Zachary McCormack	1,850	Keenan Bradley	1,350	Melissa Quinn	1,018	Kevin Kennedy	769	Scott Saxton	628	Christina Babcock
4,173	Nicole Wright	1,815	Nicholas Vollmer	1,349	Daniel Lopez-Velasquez	1,010	Tevan Robbins	767	Joseph Michelin	628	Alejandra Ramos
3,444	Yania Tineo Soto	1,795	Kristi Mills	1,347	Alexandra Jaeger	1,009	David C Williams	759	Emma Nichter	624	Christian Baymack
3,264	Imani Banks	1,785	Tanner West	1,339	Quintin Wirginis	1,008	Maria Jaramillo	757	Armando Aiello	623	Andrew Vickery
3,132	Michael Conner	1,772	Jimmy Keaton	1,339	Cody Nykoliation	996	Marc Dorceus	753	Valentina Diaz	622	Casey Bossa
3,118	Jorge Caridad	1,763	Ronald Rodriguez Garcia	1,321	Matthew Orwick	996	Trevor Albritton	752	Cameron Gray	622	Carlos Iraheta Barrientos
2,999	Marnesha Mccgory	1,756	Christopher Larsen	1,310	Nestor Morales	978	Nolan Burke	751	Priscilla Blanco	620	Jhanna Valerio Vivas
2,894	Jennifer Holt	1,724	Taiyah Bailey	1,309	Mickey Adkins	970	John Torres	751	Chalisa Holmes	618	Ashley Kopchak
2,853	Ivan Martinez	1,717	Tyler Lefebvre	1,288	Lawrence Smith	966	Seth Frisby-Jack	748	Jacqueline Higareda	617	Saige Starkoff
2,761	Danica Rivera	1,717	Tyler Lefebvre	1,279	Silas Merkel	964	David Ramirez-Benitez	742	Lino Olivares Morales	610	Christopher Rantanes
2,723	Julian Navalta	1,689	Gerardo Gonzalez	1,272	Roger Fredericks	949	Arielle Friedman	737	Razan Zarba	608	Kaia Pirazzini
2,722	Henry Jacobs	1,666	George Shafiek	1,262	Carl Guillory	934	Kristian Ujkic	725	Marc Albo	598	Arianna Daluz
2,719	Bettania Ramos	1,653	Divianna Garcia	1,239	John Crespin	928	Jasmine Kojouri	722	Harold Tascon	590	Christina Salvatore
2,648	Elijah Findley	1,650	William Benline	1,232	Jesse Benwell	921	Leanne Erney	721	Norvi Belisario	589	Matthew Code
2,629	Karem Cogollo	1,645	Aliya Johansen	1,228	Aliya Johansen	915	Connor O'Donnell	715	Quashade Copney	588	Christopher Yuan
2,582	Brendan Suranyi	1,639	Mario Chavez	1,218	Jordan Stelzer	904	Sionne Maumau	711	Lynn Jenkins	586	Alioune Sy
2,572	Snoor Qaradaghi	1,627	Desiree Moore	1,212	Courtnei Johnson	895	Marvelie Sanchez	707	Muhammed Ashraf	577	Andrea Schmitt
2,533	Ayana Hill	1,619	Stephanie Prince Leon	1,207	Mercedes Bens	894	Joseph Guido	705	Ian Zollos	574	Yehuda Makowitz
2,526	Jillian Getz	1,613	Justin Kelly	1,203	Brandon Farias	885	Terrance	704	Rosa Teixeira	571	Cody Langston
2,510	Ireland Sirmi	1,606	Tommy Gibson	1,196	Irshad Abdumajeed	881	Edgar Gonzalez Montesino	702	Laila Abadi	568	Reginald Flugence
2,474	Paula Thompson	1,604	Dina Boghdady	1,195	Jacob Krakora	878	Katie Mitchell	702	Kristi Pack	564	Victoria Lewis
2,365	Vivian Trinh	1,602	Funmilola Elumade	1,195	Joshua Notte	877	Derek Johnson	701	Opal Zubery	562	Benzack Cooper
2,357	Donte Grant	1,602	Delyssa Allen	1,185	Anthony Solano	875	Lussie Hilton	700	Ashley Pitts	560	Mason Sanchez
2,341	Salaur Khorrami	1,592	Gavin Gavazzi	1,181	Joseph Hedborn	873	Catherine Radjpaul	696	Ana Ikvesa	556	Ryan Jarvie
2,334	Jacob Labree	1,572	Shiv Patel	1,167	Zackarea Hakim	873	Daniel Hale	694	Hailey Rutta	555	John Partipilo
2,235	Alessandro Succurro	1,552	Dashawn Cuthrell	1,167	Diego Cordeiro	871	Daniel Hale	694	Katie Stahulak	550	Galvin Hoopes
2,182	Lorraine Turner Williams	1,524	Jorge Toribio	1,148	Sierra Kelsey	864	Michael Locke	687	David Ferriolo	549	Daniel Haley
2,176	Jordan Russell	1,504	Rebecca Amundson	1,143	Regina Lee	863	Jimmy Johnson	687	David Ferriolo	547	Carlos Duckworth
2,141	Alexandre Simard-Jean	1,493	Caden Oberly	1,137	Mitchell Mickovic	863	Crystal Dugger	684	Havis Alvarado	546	Winston Armstead
2,118	Rachael Glamp	1,490	Desmond Martin	1,130	Beau Cullen	860	Vanessa Matos Abella	682	James Smith	543	Narayana Pena Gutierrez
2,115	Conner White	1,479	Tyler Sevilla	1,118	Micah McGhee	853	Michael Castro	682	James Smith	543	Jessica Spench
2,104	Brandon Atchley	1,473	Roselyv Mediavilla	1,116	Akram Mirahmadi	841	Steven Reeves	676	Sean Gillespie	543	Stacy Tanksley
2,027	Bryce Engstrom	1,473	John M Ramsey	1,116	Shalamzari	831	Steven Reeves	673	Robin Baron-Dealmeida	540	Tecole Smith
1,997	Sever Pena	1,473	Catalina Mendoza Hernandez	1,105	Nelson Desmond	829	Steven Baum	670	Jonathan Asi	529	Zorhedy Romero Aranda
1,988	Dylan Jackson	1,469	Spencer Koziej	1,098	Louis Renton	822	Nikolla Lulgjuraj	666	Ryan Slone	525	Mario Montes Santiago
1,981	Tyler Stewart	1,468	Cartiza Rojas	1,097	Kimbria Bracey	818	Christopher Gilbert	662	Brian Barton	525	Jonathan Ojendi
1,954	Michael Santosuosso	1,426	James Romero	1,095	Nathanael Fullem	815	William Murtha	659	Shanique Beckford	520	Karlie Howard
1,915	Luis Velasquez	1,409	Eugene Gardner	1,087	Brittney Mizer	815	Brandon Scharmer	657	Sandra Winstead	516	Emilee Long
1,908	Sean Maxfield	1,397	Nicole Sanchez	1,073	Eric Okoemu	803	Carmen Arroyo	656	Kamie Clark	512	Joseph Pasche
				1,062	Dominic Meehan	793	David Tucker	654	Benci Lavorini	508	Christopher Nash
								652	Rossana Carruyo Parra	508	Rafeal Ponty

REINSTATEMENT BONUS

1	2	3	4	5
				
SAMI MOGANNAM \$3,111 Andrew McQuade	DENISE LEY \$2,310 S-S-Parks-Salvaggi	NATALIE SOBOLEVA \$1,982 Chalom-Chalom	MITCHELL LOOK \$1,750 S-S-Bendure-Hartwig	RYAN VOPAT \$1,653 S-S-Bendure-Hartwig

FEBRUARY BONUS LEADERS | PAYOUT: **\$57,929** | QUALIFIERS: **155**

- | | | | | | |
|-------------------------------|--------------------------------|--------------------------------|----------------------------|------------------------------|--------------------------------|
| \$ 3,111 Sami Mogannam | \$ 1,569 Isabella Celli | \$ 1,321 Wilmer Jimenez | \$ 983 Pamela Drury | \$ 751 Cory Cannataro | \$ 611 Houda Legsai |
| 2,310 Denise Ley | 1,525 Marc D'Emilia | 1,309 Joseph B Smith | 970 Joseph Faisant | 731 Nakita Fortin | 600 Ranjana Chopra |
| 1,982 Natalie Soboleva | 1,499 Nicholas Gasparro | 1,274 Zenon Zorij | 843 Jason Birnbaum | 669 Loraine Patterson | 587 Leslie Volpe |
| 1,750 Mitchell Look | 1,487 Orby Kelley | 1,259 James C Carter | 838 Theodore Ryan | 667 Jamell Ramsay | 579 Jenny Alvarez |
| 1,653 Ryan Vopat | 1,335 Dason Phaul | 1,041 Sharon Manning | 821 Al-Karim Walji | 657 Richard Barbour | 542 Laurekins Pardovani |

5 BONUS TOTAL: **\$5,030,866**

WORLD'S GREATEST \$2,205,288	LEADERSHIP \$1,486,450	RGA LEADERSHIP \$818,109	SA/GA TRAINING \$463,090	REINSTATEMENT \$57,929
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All qualifiers listed achieved at least \$500 in bonus totals | WGB qualifiers achieved at least \$1000 in bonus totals | WGB recognition is based on \$1,000 MTD Net ALP minimum achievement level

PLATINUM PR

— Club Member —

Platinum PR is the most Prestigious level of Achievement Awards for Public Relations and recognizes those who have achieved a personal production level of 250,000 leads. Each qualifier receives a \$5,000 bonus and a special award.



Darrell Dorey
Maritimes
Qualified 2/28/21
252,307 Cards

FOUNDERS CLUB

February Qualifiers—
Outstanding Producers & PR Representatives:



Oleg Novitchii
S-S-Parks-Salvaggi
7 Qualifications
\$183,577 Net ALP
82.1 RET



Michael van Delft
Satti-Kanaan
22 Qualifications
\$124,712 Net ALP
85.4 RET



Ashley Mysza
Tommy Vena
1 Qualification
\$72,488 Net ALP
79.3 RET

MILLION DOLLAR CLUB

Another champion, another milestone!
Each champion will receive a bonus of \$5,000, plus \$5,000 for each additional qualification, and the Million Dollar Club Award. Congratulations on your achievements!

\$2M



Brock Lampee
Dustin Venekamp
Contracted 3/13/08
Qualified 2/28/21
\$2,012,160 Net ALP



Duni Olusegun
James Cunningham
Contracted 8/28/12
Qualified 2/28/21
\$1,044,092 Net ALP



Roger Fredericks
AO
Contracted 6/26/18
Qualified 2/28/21
\$1,017,646 Net ALP

THE YEAR OF THE POWERHOUSE TRIO

DIRECTORS OF THE MONTH



Leaders growing leaders

VP of the Month



Fred Hadayia
Fred had 15.29% growth over February 2020.

Sales Director of the Month



Natalie Linker
Natalie had 75.54% growth over February 2020.

PR Director of the Month



Jacqueline Lowe
Jacqueline met 89.70% of Objective during February 2021.



David Zophin
President
American Income Life & National Income Life Divisions

One of the many, many awesome things about AIL-NILICO is the fact that we never shy away from giving praise when it's due. That's why this issue of *Spotlight* is dedicated to recognizing our SGAs of the Year: Rick, Rob, and James. These guys are our first SGAs ever to break \$55 million ALP in a year and they had \$10 million ALP of growth. Their incredible performances gave us reason to celebrate, and they reminded us just how unlimited our opportunity really is.

In a year that our Company exceeded all expectations, Rick, Rob, and James paved the way. They were the leaders to follow and the groundbreakers to imitate. So not only did they give us cause for celebration, they gave us something to strive for. We can all gain something from their accomplishments.

Fortunately for us, Rick, Rob, and James have always led by example. So when you look to them to draw some inspiration, their road to success is mapped out in plain view. Here are a few things we can all learn from them:

- They are all models of integrity, character, and a great work ethic.
- They consistently and constantly invest in their people.
- They never hesitate to embrace change and they continuously innovate.
- Challenges they encounter are seen as obstacles, not roadblocks.
- The culture they create is a culture of selflessness.
- They are walking proof that when you always make sure your team gets what they want and need, you'll get what you want and need.

Rick, Rob, and James have all the qualities one needs to find success. There's no secret formula; in fact, they're the exact same qualities we've been touting all along! So if you're ready to take your career to the next level, take a look at how these guys did it. Follow the same map they followed.

Right now, we may be well into 2021, but there is still plenty of time to make it a memorable year – *if you want to*. It's up to you to decide if you want to grab a hold of this unrivaled opportunity and do something incredible with it. I can't tell you it will be easy, but I *can* promise you it will be worth it ... and I think our SGAs of the Year would agree.

I want to extend a big 'thank you' to Rick, Rob, James, and their entire organization for a remarkable year. I want to thank them for the incredible examples they display to the rest of the Company and for helping make 2020 a year to remember. They are true visionaries who clearly saw where they wanted to be and then formulated the necessary steps to get there. Most importantly, they showed us what's possible with the right combination of drive, determination, and the will to succeed.

Congratulations again to the SGAs who helped make 2020 the extraordinary year it was. Your efforts have been essential to the success of our Company and I know you'll continue to achieve amazing things. I can't wait to see what you'll do next. 🙌



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2022

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